
State:	District of Columbia	Filing Company:	Crestbrook Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Crestbrook Personal Property		
Project Name/Number:	/PL-NPC-20H-R-DC		

Filing at a Glance

Company:	Crestbrook Insurance Company
Product Name:	Crestbrook Personal Property
State:	District of Columbia
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Rate
Date Submitted:	12/11/2019
SERFF Tr Num:	NWPP-132187070
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	PL-NPC-20H-R-DC
Effective Date	02/01/2020
Requested (New):	
Effective Date	03/15/2020
Requested (Renewal):	
Author(s):	Andrea Roberts
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

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General Information

Project Name:	Status of Filing in Domicile:
Project Number: PL-NPC-20H-R-DC	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/11/2019	
State Status Changed:	Deemer Date:
Created By: Andrea Roberts	Submitted By: Andrea Roberts
Corresponding Filing Tracking Number:	

Filing Description:

Crestbrook Insurance Company, a wholly owned subsidiary of Nationwide Mutual Insurance Company, submits for your review revisions to our Personal Property program.

Proposed effective dates are February 1, 2020 for new business and March 15, 2020. Please see Filing Memorandum and documentation for additional information.

We hope you are in a favorable position to grant approval of our filing. If you have any questions, please do not hesitate to contact us.

Company and Contact

Filing Contact Information

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GW-1M-GERS	
Grandview Heights, OH 43212	

Filing Company Information

Crestbrook Insurance Company	CoCode: 18961	State of Domicile: Ohio
One West Nationwide Blvd.	Group Code: 140	Company Type: Property &
Columbus, OH 43215-2220	Group Name: Nationwide	Casualty
(614) 435-2792 ext. [Phone]	Insurance	State ID Number:
	FEIN Number: 68-0066866	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State:	District of Columbia	Filing Company:	Crestbrook Insurance Company
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Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	9.800%
Effective Date of Last Rate Revision:	08/16/2016
Filing Method of Last Filing:	File & Use
SERFF Tracking Number of Last Filing:	NWPP-131733252

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Crestbrook Insurance Company	17.000%	6.000%	\$39,673	244	\$661,214	30.100%	0.000%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rate Manual	RS-P-100, RS-P-101, RS-P-1012 to RS-P-149	Replacement	NWPP-131733252	CBIC DC HO - Rate Supplement (0220).pdf CBIC DC HO - Rate Supplement (0220) Mocked.pdf

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Personal Home Rate Supplement**

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**Crestbrook Insurance Company
Personal Home Rate Supplement**

General

Minimum Basic Policy Premium

PERSONAL HOME	\$ 1.00 per 1,000 Coverage A
PERSONAL CONDO	\$150.00
PERSONAL TENANT	\$150.00

Insufficient Funds

Fee \$25.00

Late Payment Fee

Fee \$10.00

Reinstatement Fee

Fee \$10.00

Payment Plans

EFT Fee:	\$0.00
Non-EFT Fee:	\$7.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Additional Rating Components

Base Rates

	Base Rate
PERSONAL HOME	1,393.69
PERSONAL CONDO	142.83
PERSONAL TENANT	164.00

Construction Factors

Classic Home Credit

PERSONAL HOME POLICIES ONLY

<u>Classic Home</u>	<u>Discount</u>
Yes	20%
No	0%

Green Certified Dwelling Discount

PERSONAL HOME and PERSONAL CONDO POLICIES ONLY

<u>Green Certified</u>	<u>Discount</u>
Yes	5%
No	0%

Home Renovation Discount

PERSONAL HOME POLICIES ONLY

Age of Home Component	Discount
0	0.10
1	0.10
2	0.09
3	0.08
4	0.07
5	0.06
6	0.05
7	0.04
8	0.03
9	0.02
10	0.01
11+	0.00

Protection Class Matrix

Construction Type
Protection Class

PERSONAL HOME

Prot Class	Frame	Masonry	Masonry Veneer	Fire Resistive	Log
1	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

4	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00
9	1.00	1.00	1.00	1.00	1.00
10	1.00	1.00	1.00	1.00	1.00
8B	1.00	1.00	1.00	1.00	1.00

PERSONAL TENANT and PERSONAL CONDO

Prot Class	Frame	Masonry	Masonry Veneer	Fire Resistive	Log
1	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00
9	1.00	1.00	1.00	1.00	1.00
10	1.00	1.00	1.00	1.00	1.00
8B	1.00	1.00	1.00	1.00	1.00

* Rate classes 1X-8X and 1Y-8Y as PC 9. Rate class 10W as PC10.

Construction Type

PERSONAL HOME

Construction Type	Factor
Frame	1.00
Masonry	0.95
Masonry Veneer	1.00
Fire Resistive	0.85
Log	1.50

PERSONAL TENANT and PERSONAL CONDO

Construction Type	Factor
Frame	1.00
Masonry	0.90
Masonry Veneer	1.00
Fire Resistive	0.80
Log	1.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Miles to Fire Department Group

PERSONAL HOME, TENANT, and PERSONAL CONDO

Miles to FD Group	Factor
1	1.00
2	1.00
3	1.00
4	1.00
5	1.00
6	1.00
7	1.00
8	1.30
9	1.30

Year of Construction

Age of Home	Personal Home	Personal Condo
0	0.880	1.000
1	0.880	1.000
2	0.880	1.000
3	0.880	1.000
4	0.880	1.000
5	0.880	1.000
6	0.900	1.000
7	0.920	1.000
8	0.940	1.000
9	0.960	1.000
10	0.980	1.000
11	1.000	1.000
12	1.000	1.000
13	1.000	1.000
14	1.000	1.000
15+	1.000	1.000

Increased Hazards / Hazard Mitigation

Gated Community Discount

	Discount
Gated / Guarded Community	5%
Gated / Guarded Property	5%
Gated / Guarded Roving Patrol	15%

Protective Devices Discount

Protective Device	Credit
Local Burglar Alarm	0%
Central Burglar Alarm	5%
Direct Burglar Alarm	5%
Local Fire Alarm	0%
Central Fire Alarm	5%
Direct Fire Alarm	5%
Partial Sprinkler:	0%
Full Sprinkler	10%

Expanded Protective Devices Discount

Protective Device	Discount
Automatic Water Shut-off System	10%
Sprinkler System Flow Alarm	2%
Whole House Backup Generator	2%
Water Leakage Detection System	5%
Seismic Gas Shut-off Valve	5%
Gas Leakage Detection System	2%
Extended Perimeter Protection	5%
Monitored Water Flow Alarm	5%
Temperature Monitoring System	2%
Alarm Signal Continuity System	2%
Fulltime Resident Caretaker	2%

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Insured Factors

Claim-free Credit

PERSONAL HOME	10.0%
PERSONAL TENANT	10.0%
PERSONAL CONDO	10.0%

Financial Stability

Financial Responsibility Class	Personal Home	Personal Tenant	Personal Condo
01	0.79	0.79	0.79
02	0.79	0.79	0.79
03	0.80	0.80	0.80
04	0.80	0.80	0.80
05	0.81	0.81	0.81
06	0.83	0.83	0.83
07	0.85	0.85	0.85
08	0.87	0.87	0.87
09	0.92	0.92	0.92
10	0.96	0.96	0.96
11	1.01	1.01	1.01
12	1.05	1.05	1.05
13	1.08	1.08	1.08
14	1.19	1.19	1.19
15	1.33	1.33	1.33
16	1.44	1.44	1.44
17	1.60	1.60	1.60
18	1.67	1.67	1.67
19	1.78	1.78	1.78
20	2.27	2.27	2.27
No Score	1.01	1.01	1.01
No Hit	1.01	1.01	1.01

Multiple-policy Discount

Additional Products	PERSONAL HOME	PERSONAL TENANT	PERSONAL CONDO
Personal Auto	10%	10%	10%
Personal Excess	5%	5%	5%

Multiple-policy Discount – Collections

Fine Art	Jewelry & Other	Total Collection	Discount
<\$50,000	<\$25,000	NA	0%
\$50,000-\$250,000	\$25,000-\$50,000	\$100,000-\$250,000	5%
\$250,000-\$500,000	\$50,000-\$100,000	\$250,000-\$500,000	7%
>\$500,000	>\$100,000	>\$500,000	10%

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Merit Rating

PERSONAL HOME, PERSONAL TENANT, PERSONAL CONDO

Years Insured by Crestbrook	Total Number of Merit Points												
	0	1	2	3	4	5	6	7	8	9	10	11	12+
All	1.00	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.55	1.60

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Policy Factors

Deductibles

PERSONAL HOME

All Peril Deductible	Factor
1,000	1.000
1,500	0.963
2,000	0.937
2,500	0.917
5,000	0.789
7,500	0.683
10,000	0.642
25,000	0.550
50,000	0.505

PERSONAL CONDO and PERSONAL TENANT

All Peril Deductible	Factor
1,000	1.000
1,500	0.963
2,000	0.937
2,500	0.917
5,000	0.789
7,500	0.683
10,000	0.642
25,000	0.550
50,000	0.505

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Dwelling Rating Limit

PERSONAL HOME

Rating Limit	Factor
50,000	0.086
100,000	0.187
200,000	0.390
300,000	0.594
400,000	0.797
500,000	1.000
600,000	1.203
700,000	1.406
800,000	1.610
900,000	1.813
1,000,000	2.016
1,500,000	3.032
2,000,000	4.048
2,500,000	5.064
3,000,000	6.080
3,500,000	7.097
4,000,000	8.113
4,500,000	9.129
5,000,000	10.145
Add'l \$100,000	0.203

PERSONAL CONDO

Rating Limit	Factor
\$50,000	1.000
100,000	1.982
Add'l \$5,000	0.098

PERSONAL TENANT

Rating Limit	Factor
\$50,000	1.000
100,000	1.982
Add'l \$5,000	0.098

Section I - Property

**Assisted Living
Endorsement P8017**

<u>Coverage C Limit</u>	<u>Premium</u>
\$10,000	\$77.00
Each Add'l \$1,000	\$7.00

Biological Deterioration or Damage Clean Up

<u>Limit</u>	<u>Premium</u>
\$10,000	Included
\$25,000	\$30.00
\$50,000	\$80.00
\$100,000	\$180.00

**Blanket Valuable Articles
Endorsement P8012**

All classes are subject to maximum per item limits – see rules section of the manual for details.

Rates

Apply the premium for total amount of blanket coverage for each class of article.

Class	Coverage Limit Premium		
	\$25,000	\$50,000	\$100,000
Coin Collections	\$400.00	\$800.00	\$1,600.00
Fine Arts	\$60.50	\$121.00	\$242.00
Fine Arts - Excluding Earthquake	\$30.25	\$60.50	\$121.00
Jewelry	\$412.50	\$825.00	\$1,650.00
Silverware	\$112.50	\$225.00	\$450.00
Stamp Collections	\$125.00	\$250.00	\$500.00
Wine	\$150.00	\$300.00	\$600.00
Wine - Excluding Earthquake	\$75.00	\$150.00	\$300.00

Protective Device Credits

Apply the appropriate credit for protective devices for each class of article.

Device	Jewelry	Fine Arts	Silverware
Central Station Burglar Alarms	7%	7%	7%
Central Station Fire Alarms	0%	7%	7%
Full Sprinkler System	0%	2%	0%

**Building Additions and Alterations
Endorsement P1404**

PERSONAL TENANT POLICIES ONLY
Increased Limits - \$2.90 per \$1000

**Business Property – Increased Limits
Endorsement P8028**

Limit		
<u>On-premises</u>	<u>Off-premises</u>	<u>Premium</u>
\$25,000	\$10,000	Included
\$50,000	\$25,000	\$200.00

Coverage A - Unit Owners Building Items

PERSONAL CONDO POLICIES ONLY

Increased Limits - \$3.50 per \$1000

Credit Card, Electronic Fund Transfer Card or Access Card, Forgery and Counterfeit Money

<u>Limit of Liability</u>	<u>Premium</u>
\$10,000	Included
\$25,000	\$12.00
\$50,000	\$24.00

**Crestbrook Protection
Endorsement P8042 – Personal Home
Endorsement P8051 – Personal Condo**

PERSONAL HOME	10%
PERSONAL CONDO	10%

Earthquake Coverage

PERSONAL HOME

Deductible %	Rate per \$1,000	
	Coverage A - Dwelling	
	Frame/Veneer	Masonry
5	0.40	0.60
10	0.37	0.57
15	0.31	0.53
20	0.27	0.50
25	0.22	0.47

PERSONAL CONDO

Deductible %	Rate per \$1,000		Rate per \$1,000	
	Coverage A - Dwelling		Coverage C - Contents	
	Frame/Veneer	Masonry	Frame/Veneer	Masonry
5	0.37	0.39	0.37	0.39
10	0.34	0.37	0.34	0.37
15	0.29	0.34	0.29	0.34
20	0.25	0.33	0.25	0.33
25	0.20	0.31	0.20	0.31

**Crestbrook Insurance Company
Personal Home Rate Supplement**

PERSONAL TENANT

Deductible %	Rate per \$1,000	
	Coverage C - Contents	
	Frame/Veneer	Masonry
5	0.37	0.39
10	0.34	0.37
15	0.29	0.34
20	0.25	0.33
25	0.20	0.31

**Equipment Breakdown
Endorsement P8041**

PERSONAL HOME and PERSONAL CONDO POLICIES ONLY

Coverage limit - \$100,000, subject to \$500 deductible per occurrence: \$29.00 premium

Fire Department Service Charge

<u>Limit of Liability</u>	<u>Premium</u>
\$1,000	Included
\$2,000	\$13.00
\$3,000	\$15.00

**Flood
Endorsement P8046**

Deductible	Coverage A / Coverage C Limit		
	\$250,000/\$100,000	\$500,000/\$200,000	\$1,000,000/\$300,000
\$1,000	\$414.00	\$537.00	\$962.00
\$2,500	\$324.00	\$452.00	\$845.00
\$5,000	\$224.00	\$349.00	\$692.00
\$10,000	\$128.00	\$230.00	\$501.00
\$25,000	\$73.00	\$151.00	\$364.00

**Green Rebuilding Enhancement Endorsement
Endorsement P8016**

	<u>Coverage Limit</u>	<u>Rate (per \$1,000)</u>	<u>Minimum Premium</u>
PERSONAL HOME	Coverage A	\$0.07	\$25.00
PERSONAL TENANT	Coverage C	\$0.07	\$25.00
PERSONAL CONDO	Coverage C	\$0.07	\$25.00

**Identity Theft or Identity Fraud Expense
Endorsement P8010**

<u>Limit of Liability</u>	<u>Premium</u>
\$25,000	Included
\$50,000	\$80.00
\$100,000	\$125.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

**Unit-Owners Rental To Others
Endorsement P8009**

PERSONAL CONDO POLICIES ONLY

Factor
1.25

**Usage
Endorsement P8043**

PERSONAL HOME POLICIES ONLY

	Factor
Course of Construction	1.40
Primary	1.00
Secondary	1.20
Tenant Occupied	1.25
Under Renovation	1.35
Vacant	1.30

PERSONAL CONDO POLICIES ONLY

	Factor
Primary	1.00
Secondary	1.20

*1.00 Factor for Peril C

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Section II – Liability

Residence Exposure

Exposure		Cov. F	Coverage E Limit		
		Limit	\$300,000	\$500,000	\$1,000,000
(1) Residence Premises (Factor)	PERSONAL HOME	\$10,000	Included	\$35.00	\$85.00
		\$25,000 #	Included	\$35.00	\$85.00
		\$50,000 #	\$39.00	\$39.00	\$94.00
		\$100,000 #	\$40.00	\$40.00	\$98.00
	PERSONAL TENANT	\$10,000	Included	\$35.00	\$85.00
		\$25,000 #	Included	\$35.00	\$85.00
		\$50,000 #	\$39.00	\$39.00	\$94.00
		\$100,000 #	\$40.00	\$40.00	\$98.00
	PERSONAL CONDO	\$10,000	Included	\$35.00	\$85.00
		\$25,000 #	Included	\$35.00	\$85.00
		\$50,000 #	\$39.00	\$39.00	\$94.00
		\$100,000 #	\$40.00	\$40.00	\$98.00
(2) Additional Residence or Insured Location Occupied By Named Insured *			23.00	25.00	29.00
(3) Additional Residences Rented to Others *	1 Family		44.00	49.00	66.00
	2 Family		71.00	80.00	97.00
	3 Family		142.00	159.00	175.00
	4 Family		146.00	163.00	183.00
Endorsement P8018					

* Charges are made on a per location basis.

Available with Crestbrook Protection only.

**Assisted Living
Endorsement P8017**

<u>Coverage E Limit</u>	<u>Premium</u>
100,000	\$77.00
200,000	\$80.00
300,000	\$81.00
400,000	\$82.00
500,000	\$83.00

**Incidental Business – Increased Limit – Residence Premises
Endorsement P8027**

Premium for Receipts less than...	Coverage E Limit		
	<u>\$300,000</u>	<u>\$500,000</u>	<u>\$1,000,000</u>
\$25,000	\$5.00	\$11.00	\$26.00
\$50,000	\$13.00	\$20.00	\$38.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

**Incidental Farming – Other Locations
Endorsement P8039**

<u>Coverage E Limit</u>	<u>Premium per location</u>
\$300,000	\$56.00
\$500,000	\$81.00
\$1,000,000	\$137.00

**Insured Student – Extended Liability Coverage
Endorsement P8007**

<u>Coverage E Limit</u>	<u>Premium per Student *</u>
\$300,000	\$101.00
\$500,000	\$114.00
\$1,000,000	\$124.00

*Includes premium charge for Contents Coverage.

**Motorized Ground Maintenance Vehicle Liability
Endorsement P8033**

<u>Coverage E Limit</u>	<u>Premium</u>
\$300,000	\$20.00
\$500,000	\$36.00
\$1,000,000	\$48.00

Other Structures

	<u>Coverage E Limit</u>		
	<u>\$300,000</u>	<u>\$500,000</u>	<u>\$1,000,000</u>
Other Structures Rented to Others (Residence) * Endorsement P8043	\$56.00	\$70.00	\$80.00
Other Structures Used in Business * Endorsement P8035	\$40.00	\$48.00	\$54.00

* Charges are made on a per structure basis.

**Personal Injury Exclusion
Endorsement P8044**

Premium Credit..... \$5

Section II Exclusion

Premium Credit..... \$20

**Unit-Owners Rental To Others
Endorsement P8009**

PERSONAL CONDO POLICIES ONLY.

Factor
1.25

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Watercraft

Boat Class Symbol Table

Boat Length Range (in Feet)	Horsepower Range																	
	0 - 10	11- 15	16- 25	26- 40	41- 60	61- 65	66- 80	81- 85	86- 120	121- 150	151- 200	210- 250	251- 300	301- 400	401- 500	501- 600	601- 700	>700
0'– 9'	B	B	D	F	I	I	I	I	I	I	I	I	I	I	I	I	I	I
10'–11'	A	A	D	F	G	I	I	I	I	I	I	I	I	I	I	I	I	I
12'–13'	A	A	B	D	F	F	F	G	G	G	I	I	I	I	I	I	I	I
14'–14'	A	A	A	B	C	C	D	G	G	G	H	H	H	I	I	I	I	I
15'–15'	A	A	A	B	C	C	D	D	D	G	H	H	H	I	I	I	I	I
16'–16'	B	B	B	B	B	B	B	D	F	F	F	H	H	I	I	I	I	I
17'–17'	B	B	B	B	B	B	B	D	D	F	F	H	H	I	I	I	I	I
18'–19'	C	C	C	C	C	C	C	D	D	F	F	G	G	G	H	H	H	I
20'–21'	C	C	C	C	C	C	C	D	D	E	E	F	F	G	H	H	H	I
22'–25'	C	C	C	C	C	C	C	D	D	E	E	F	F	F	F	G	H	H
26'–30'	C	C	C	C	C	C	C	D	D	E	E	F	F	F	F	F	G	H
31'–35'	C	C	C	C	C	C	C	D	D	E	E	F	F	F	F	F	F	G
36'–40'	C	C	C	C	C	C	C	D	D	E	E	F	F	F	F	F	F	G
41'–45'	E	E	E	E	E	E	E	E	E	F	F	G	G	G	G	G	G	G
46'–50'	E	E	E	E	E	E	E	E	E	F	F	G	G	G	G	G	G	G
≥ 51	F	F	F	F	F	F	F	F	F	F	F	G	G	G	G	G	G	G

1. For boats without motors, such as some sailing vessels, use the '0-10' horsepower category.
2. If two or more motors are used interchangeably with the boat, use the horsepower of the largest motor.
3. For boats normally powered by more than one motor, the horsepower to be used in the above table is 75% of the sum of their individual horsepower.

Territories

Territory Code	Territory Description
1	Atlantic Coast North*
2	Atlantic Coast South*
3	Chesapeake Bay*
4	Great Lakes*
5	Gulf Coast*
6	Inland Water (excluding Great Lakes)
7	Pacific Coast*
8	Pacific Inter-coastal Waters

* Great lakes and coastal waterways include any bays and gulfs (unless otherwise specified), sounds, inlets, and salt water portions of coastal tributaries that feed into that waterway.

**Crestbrook Insurance Company
Personal Home Rate Supplement**

**Liability Coverage
Base Rates**

	Coverage E		
Territory 1	300,000	500,000	1,000,000
Inboard/Cabin	77.00	94.00	123.00
Inboard/Open	107.00	128.00	174.00
Inboard/Runabout	107.00	128.00	174.00
Inboard/Sail	74.00	87.00	117.00
Inboard/Outboard/Cabin	70.00	87.00	119.00
Inboard/Outboard/Open	95.00	116.00	152.00
Inboard/Outboard/Pontoon	72.00	82.00	99.00
Inboard/Outboard/Runabout	95.00	116.00	152.00
Jet Drive/Jetski	178.00	213.00	271.00
Jet Drive/Open	178.00	213.00	271.00
Jet Drive/Cabin	130.00	159.00	223.00
Jet Drive/Runabout	178.00	213.00	271.00
None/Cabin	76.00	89.00	121.00
None/Open	76.00	89.00	121.00
None/Sail	76.00	89.00	121.00
Outboard/Cabin	61.00	76.00	111.00
Outboard/Open	76.00	94.00	129.00
Outboard/Pontoon	59.00	68.00	90.00
Outboard/Runabout	76.00	94.00	129.00
Outboard/Sail	75.00	88.00	119.00
Sail/Cabin	75.00	88.00	119.00
Sail/Sail	76.00	89.00	120.00
Sail/Open	75.00	88.00	119.00
Sail/Sailboard	75.00	88.00	119.00

	Coverage E		
Territory 2	300,000	500,000	1,000,000
Inboard/Cabin	137.00	165.00	232.00
Inboard/Open	183.00	217.00	294.00
Inboard/Runabout	183.00	217.00	294.00
Inboard/Sail	139.00	169.00	239.00
Inboard/Outboard/Cabin	116.00	136.00	181.00
Inboard/Outboard/Open	152.00	176.00	232.00
Inboard/Outboard/Pontoon	117.00	129.00	155.00
Inboard/Outboard/Runabout	152.00	176.00	232.00
Jet Drive/Jetski	301.00	353.00	473.00
Jet Drive/Open	301.00	353.00	473.00
Jet Drive/Cabin	219.00	263.00	364.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

	Coverage E		
Territory 2	300,000	500,000	1,000,000
Jet Drive/Runabout	301.00	353.00	473.00
None/Cabin	139.00	169.00	239.00
None/Open	139.00	169.00	239.00
None/Sail	139.00	169.00	239.00
Outboard/Cabin	90.00	114.00	165.00
Outboard/Open	122.00	150.00	214.00
Outboard/Pontoon	92.00	107.00	142.00
Outboard/Runabout	122.00	150.00	214.00
Outboard/Sail	139.00	169.00	239.00
Sail/Cabin	139.00	169.00	239.00
Sail/Sail	139.00	169.00	239.00
Sail/Open	139.00	169.00	239.00
Sail/Sailboard	176.00	206.00	276.00

	Coverage E		
Territory 3	300,000	500,000	1,000,000
Inboard/Cabin	84.00	103.00	148.00
Inboard/Open	119.00	141.00	192.00
Inboard/Runabout	119.00	141.00	192.00
Inboard/Sail	90.00	109.00	122.00
Inboard/Outboard/Cabin	73.00	86.00	116.00
Inboard/Outboard/Open	100.00	116.00	153.00
Inboard/Outboard/Pontoon	78.00	86.00	104.00
Inboard/Outboard/Runabout	100.00	116.00	153.00
Jet Drive/Jetski	195.00	229.00	311.00
Jet Drive/Open	195.00	229.00	311.00
Jet Drive/Cabin	139.00	168.00	231.00
Jet Drive/Runabout	195.00	229.00	311.00
None/Cabin	91.00	110.00	155.00
None/Open	91.00	110.00	155.00
None/Sail	91.00	110.00	155.00
Outboard/Cabin	56.00	72.00	110.00
Outboard/Open	83.00	102.00	147.00
Outboard/Pontoon	56.00	65.00	86.00
Outboard/Runabout	83.00	102.00	147.00
Outboard/Sail	91.00	110.00	155.00
Sail/Cabin	91.00	110.00	155.00
Sail/Sail	91.00	110.00	155.00
Sail/Open	91.00	110.00	155.00
Sail/Sailboard	110.00	129.00	174.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

	Coverage E		
Territory 4	300,000	500,000	1,000,000
Inboard/Cabin	83.00	100.00	140.00
Inboard/Open	113.00	133.00	182.00
Inboard/Runabout	113.00	133.00	182.00
Inboard/Sail	85.00	103.00	144.00
Inboard/Outboard/Cabin	71.00	83.00	112.00
Inboard/Outboard/Open	97.00	111.00	133.00
Inboard/Outboard/Pontoon	70.00	78.00	94.00
Inboard/Outboard/Runabout	97.00	111.00	133.00
Jet Drive/Jetski	187.00	219.00	297.00
Jet Drive/Open	187.00	219.00	297.00
Jet Drive/Cabin	133.00	160.00	223.00
Jet Drive/Runabout	187.00	219.00	297.00
None/Cabin	85.00	103.00	146.00
None/Open	85.00	103.00	146.00
None/Sail	85.00	103.00	146.00
Outboard/Cabin	56.00	70.00	101.00
Outboard/Open	75.00	93.00	135.00
Outboard/Pontoon	54.00	62.00	81.00
Outboard/Runabout	75.00	93.00	135.00
Outboard/Sail	85.00	103.00	146.00
Sail/Cabin	85.00	103.00	146.00
Sail/Sail	85.00	103.00	146.00
Sail/Open	85.00	103.00	146.00
Sail/Sailboard	105.00	123.00	166.00

	Coverage E		
Territory 5	300,000	500,000	1,000,000
Inboard/Cabin	160.00	194.00	271.00
Inboard/Open	219.00	260.00	353.00
Inboard/Runabout	219.00	260.00	353.00
Inboard/Sail	161.00	197.00	281.00
Inboard/Outboard/Cabin	134.00	158.00	212.00
Inboard/Outboard/Open	180.00	208.00	271.00
Inboard/Outboard/Pontoon	142.00	156.00	187.00
Inboard/Outboard/Runabout	180.00	208.00	271.00
Jet Drive/Jetski	355.00	418.00	563.00
Jet Drive/Open	355.00	418.00	563.00
Jet Drive/Cabin	257.00	309.00	429.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

	Coverage E		
Territory 5	300,000	500,000	1,000,000
Jet Drive/Runabout	355.00	418.00	563.00
None/Cabin	161.00	197.00	281.00
None/Open	161.00	197.00	281.00
None/Sail	161.00	197.00	281.00
Outboard/Cabin	104.00	132.00	196.00
Outboard/Open	136.00	169.00	241.00
Outboard/Pontoon	107.00	124.00	162.00
Outboard/Runabout	136.00	169.00	241.00
Outboard/Sail	161.00	197.00	281.00
Sail/Cabin	161.00	197.00	281.00
Sail/Sail	161.00	197.00	281.00
Sail/Open	161.00	197.00	281.00
Sail/Sailboard	205.00	241.00	325.00

	Coverage E		
Territory 6	300,000	500,000	1,000,000
Inboard/Cabin	69.00	84.00	117.00
Inboard/Open	95.00	113.00	154.00
Inboard/Runabout	95.00	113.00	154.00
Inboard/Sail	72.00	87.00	120.00
Inboard/Outboard/Cabin	61.00	72.00	97.00
Inboard/Outboard/Open	80.00	92.00	117.00
Inboard/Outboard/Pontoon	63.00	69.00	82.00
Inboard/Outboard/Runabout	80.00	92.00	117.00
Jet Drive/Jetski	155.00	182.00	243.00
Jet Drive/Open	155.00	182.00	243.00
Jet Drive/Cabin	111.00	133.00	183.00
Jet Drive/Runabout	155.00	182.00	243.00
None/Cabin	71.00	86.00	119.00
None/Open	71.00	86.00	119.00
None/Sail	71.00	86.00	119.00
Outboard/Cabin	47.00	59.00	86.00
Outboard/Open	63.00	78.00	110.00
Outboard/Pontoon	48.00	55.00	71.00
Outboard/Runabout	63.00	78.00	110.00
Outboard/Sail	71.00	86.00	119.00
Sail/Cabin	71.00	86.00	119.00
Sail/Sail	71.00	86.00	119.00
Sail/Open	71.00	86.00	119.00
Sail/Sailboard	90.00	105.00	138.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

	Coverage E		
Territory 7	300,000	500,000	1,000,000
Inboard/Cabin	153.00	186.00	262.00
Inboard/Open	208.00	248.00	333.00
Inboard/Runabout	208.00	248.00	333.00
Inboard/Sail	146.00	172.00	230.00
Inboard/Outboard/Cabin	136.00	169.00	245.00
Inboard/Outboard/Open	179.00	219.00	312.00
Inboard/Outboard/Pontoon	142.00	163.00	208.00
Inboard/Outboard/Runabout	179.00	219.00	312.00
Jet Drive/Jetski	344.00	412.00	567.00
Jet Drive/Open	344.00	412.00	567.00
Jet Drive/Cabin	243.00	299.00	424.00
Jet Drive/Runabout	344.00	412.00	567.00
None/Cabin	146.00	172.00	230.00
None/Open	146.00	172.00	230.00
None/Sail	146.00	172.00	230.00
Outboard/Cabin	113.00	142.00	204.00
Outboard/Open	160.00	195.00	273.00
Outboard/Pontoon	113.00	131.00	170.00
Outboard/Runabout	160.00	195.00	273.00
Outboard/Sail	146.00	172.00	230.00
Sail/Cabin	146.00	172.00	230.00
Sail/Sail	146.00	172.00	230.00
Sail/Open	146.00	172.00	230.00
Sail/Sailboard	187.00	213.00	271.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

	Coverage E		
Territory 8	300,000	500,000	1,000,000
Inboard/Cabin	153.00	186.00	262.00
Inboard/Open	208.00	248.00	333.00
Inboard/Runabout	208.00	248.00	333.00
Inboard/Sail	146.00	172.00	230.00
Inboard/Outboard/Cabin	136.00	169.00	245.00
Inboard/Outboard/Open	179.00	219.00	312.00
Inboard/Outboard/Pontoon	142.00	163.00	208.00
Inboard/Outboard/Runabout	179.00	219.00	312.00
Jet Drive/Jetski	344.00	412.00	567.00
Jet Drive/Open	344.00	412.00	567.00
Jet Drive/Cabin	243.00	299.00	424.00
Jet Drive/Runabout	344.00	412.00	567.00
None/Cabin	146.00	172.00	230.00
None/Open	146.00	172.00	230.00
None/Sail	146.00	172.00	230.00
Outboard/Cabin	113.00	142.00	204.00
Outboard/Open	160.00	195.00	273.00
Outboard/Pontoon	113.00	131.00	170.00
Outboard/Runabout	160.00	195.00	273.00
Outboard/Sail	146.00	172.00	230.00
Sail/Cabin	146.00	172.00	230.00
Sail/Sail	146.00	172.00	230.00
Sail/Open	146.00	172.00	230.00
Sail/Sailboard	187.00	213.00	271.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Boat Class Factors

Boat Class Symbol	Inboard/ Cabin	Inboard/ Open	Inboard/ Runabout	Inboard/ Sail	Inboard/ Outboard/ Cabin	Inboard/ Outboard/ Open	Inboard/ Outboard/ Runabout	Inboard/ Outboard/ Pontoon
A	1.000	1.000	1.000	0.440	1.000	1.000	1.000	1.000
B	1.000	1.000	1.000	0.440	1.050	1.050	1.050	1.050
C	1.000	1.000	1.000	1.000	1.050	1.050	1.050	1.050
D	1.000	1.000	1.000	1.000	1.050	1.050	1.050	1.050
E	1.000	1.000	1.000	1.000	1.150	1.150	1.150	1.150
F	1.250	1.250	1.250	1.000	1.300	1.300	1.300	1.300
G	1.500	1.500	1.500	1.100	1.600	1.600	1.600	1.600
H	1.500	1.500	1.500	1.100	1.600	1.600	1.600	1.600
I	1.500	1.500	1.500	1.100	1.600	1.600	1.600	1.600

Boat Class Symbol	Jet Drive/ Jetski	Jet Drive/ Open	Jet Drive/ Cabin	Jet Drive/ Runabout	None/ Cabin	None/ Open	None/ Sail
A	1.000	1.000	1.000	1.000	0.440	0.440	0.440
B	1.000	1.000	1.000	1.000	0.440	0.440	0.440
C	1.000	1.000	1.000	1.000	1.000	1.000	1.000
D	1.000	1.000	1.000	1.000	1.000	1.000	1.000
E	1.000	1.000	1.000	1.000	1.000	1.000	1.000
F	1.230	1.230	1.230	1.230	1.000	1.000	1.000
G	1.500	1.500	1.500	1.500	1.100	1.100	1.100
H	1.750	1.750	1.750	1.750	1.100	1.100	1.100
I	2.000	2.000	2.000	2.000	1.100	1.100	1.100

Boat Class Symbol	Outboard/ Cabin	Outboard/ Open	Outboard/ Pontoon	Outboard/ Runabout	Outboard/ Sail	Sail/ Cabin	Sail/ Sail	Sail/ Open	Sail/ Sailboard
A	1.000	1.000	1.000	1.000	0.440	0.440	0.440	0.440	0.440
B	1.000	1.000	1.000	1.000	0.440	0.440	0.440	0.440	0.440
C	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
D	1.100	1.100	1.100	1.100	1.000	1.000	1.000	1.000	1.000
E	1.330	1.330	1.330	1.330	1.000	1.000	1.000	1.000	1.000
F	1.670	1.670	1.670	1.670	1.000	1.000	1.000	1.000	1.000
G	1.750	1.750	1.750	1.750	1.100	1.100	1.100	1.100	1.100
H	1.750	1.750	1.750	1.750	1.100	1.100	1.100	1.100	1.100
I	1.750	1.750	1.750	1.750	1.100	1.100	1.100	1.100	1.100

Boating Safety Course Discount

Course	Factor
U.S. Coast Guard Auxiliary Safety Course	0.80
U.S. Power Squadron Safety Course	0.80

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Youthful Operator

Youth	Factor
Y	1.05
N	1.00

**Physical Damage Coverage
Age of Boat Factors**

Age of Boat	Inboard /Cabin	Inboard /Open	Inboard/ Runabout	Inboard/ Sail	Inboard/ Outboard/ Cabin	Inboard/ Outboard/ Open	Inboard/ Outboard/ Runabout	Inboard/ Outboard/ Pontoon
1-3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050
5	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050
6	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050
7-8	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250
9-10	1.400	1.400	1.400	1.400	1.400	1.400	1.400	1.400
11-15	1.700	1.700	1.700	1.700	1.700	1.700	1.700	1.700
16+	1.700	1.700	1.700	1.700	1.700	1.700	1.700	1.700

Age of Boat	Jet Drive/ Jetski	Jet Drive/ Open	Jet Drive/ Cabin	Jet Drive/ Runabout	None/ Cabin	None/ Open	None/ Sail
1-3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.050	1.050	1.050	1.050	1.050	1.050	1.050
5	1.050	1.050	1.050	1.050	1.050	1.050	1.050
6	1.050	1.050	1.050	1.050	1.050	1.050	1.050
7-8	1.250	1.250	1.250	1.250	1.250	1.250	1.250
9-10	1.400	1.400	1.400	1.400	1.400	1.400	1.400
11-15	1.700	1.700	1.700	1.700	1.700	1.700	1.700
16+	1.700	1.700	1.700	1.700	1.700	1.700	1.700

Age of Boat	Outboard/ Cabin	Outboard/ Open	Outboard/ Pontoon	Outboard/ Runabout	Outboard/ Sail	Sail/ Cabin	Sail/ Sail	Sail/ Open	Sail/ Sailboard
1-3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.050	1.050	1.050	1.050	1.050
5	1.000	1.000	1.000	1.000	1.050	1.050	1.050	1.050	1.050
6	1.000	1.000	1.000	1.000	1.050	1.050	1.050	1.050	1.050
7-8	1.000	1.000	1.000	1.000	1.250	1.250	1.250	1.250	1.250
9-10	1.000	1.000	1.000	1.000	1.400	1.400	1.400	1.400	1.400
11-15	1.000	1.000	1.000	1.000	1.700	1.700	1.700	1.700	1.700
16+	1.000	1.000	1.000	1.000	1.700	1.700	1.700	1.700	1.700

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Base Rates

Inboard/Cabin

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$75	\$112	\$66	\$66	\$147	\$62	\$66	\$62
\$2,000	\$87	\$130	\$76	\$76	\$169	\$72	\$76	\$72
\$3,000	\$96	\$144	\$84	\$84	\$188	\$80	\$84	\$80
\$4,000	\$104	\$156	\$91	\$91	\$204	\$87	\$91	\$87
\$5,000	\$111	\$166	\$97	\$97	\$217	\$92	\$97	\$92
\$6,000	\$117	\$176	\$103	\$103	\$230	\$98	\$103	\$98
\$7,000	\$124	\$186	\$109	\$109	\$243	\$103	\$109	\$103
\$8,000	\$131	\$196	\$115	\$115	\$256	\$109	\$115	\$109
\$9,000	\$137	\$206	\$120	\$120	\$269	\$115	\$120	\$115
\$10,000	\$144	\$216	\$126	\$126	\$282	\$120	\$126	\$120
\$11,000	\$151	\$226	\$132	\$132	\$295	\$125	\$132	\$125
\$12,000	\$157	\$236	\$138	\$138	\$308	\$131	\$138	\$131
\$13,000	\$164	\$246	\$143	\$143	\$321	\$137	\$143	\$137
\$14,000	\$171	\$256	\$149	\$149	\$334	\$142	\$149	\$142
\$15,000	\$177	\$266	\$155	\$155	\$347	\$148	\$155	\$148
\$16,000	\$184	\$275	\$161	\$161	\$359	\$153	\$161	\$153
\$17,000	\$190	\$285	\$166	\$166	\$372	\$158	\$166	\$158
\$18,000	\$197	\$295	\$172	\$172	\$385	\$164	\$172	\$164
\$19,000	\$203	\$305	\$178	\$178	\$398	\$169	\$178	\$169
\$20,000	\$210	\$315	\$184	\$184	\$411	\$175	\$184	\$175
\$25,000	\$244	\$366	\$214	\$214	\$478	\$203	\$214	\$203
\$30,000	\$275	\$413	\$241	\$241	\$539	\$229	\$241	\$229
\$35,000	\$308	\$461	\$269	\$269	\$602	\$256	\$269	\$256
\$40,000	\$341	\$511	\$298	\$298	\$668	\$284	\$298	\$284
\$45,000	\$375	\$563	\$329	\$329	\$735	\$313	\$329	\$313
\$50,000	\$413	\$619	\$361	\$361	\$808	\$344	\$361	\$344
\$55,000	\$445	\$668	\$390	\$390	\$872	\$371	\$390	\$371
\$60,000	\$478	\$717	\$419	\$419	\$937	\$399	\$419	\$399
\$65,000	\$512	\$768	\$448	\$448	\$1,003	\$427	\$448	\$427
\$70,000	\$546	\$819	\$478	\$478	\$1,069	\$455	\$478	\$455
\$75,000	\$581	\$871	\$508	\$508	\$1,137	\$484	\$508	\$484
\$80,000	\$616	\$924	\$539	\$539	\$1,207	\$513	\$539	\$513
\$85,000	\$652	\$978	\$570	\$570	\$1,277	\$543	\$570	\$543
\$90,000	\$688	\$1,033	\$602	\$602	\$1,348	\$574	\$602	\$574
\$95,000	\$725	\$1,088	\$635	\$635	\$1,421	\$604	\$635	\$604
\$100,000	\$762	\$1,143	\$667	\$667	\$1,492	\$635	\$667	\$635
each add'l 5,000	\$37	\$55	\$32	\$32	\$71	\$31	\$32	\$31

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Base Rates - Inboard/Runabout

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$72	\$99	\$63	\$63	\$126	\$60	\$63	\$60
\$2,000	\$83	\$114	\$73	\$73	\$145	\$69	\$73	\$69
\$3,000	\$92	\$127	\$81	\$81	\$161	\$77	\$81	\$77
\$4,000	\$100	\$137	\$87	\$87	\$175	\$83	\$87	\$83
\$5,000	\$106	\$146	\$93	\$93	\$186	\$88	\$93	\$88
\$6,000	\$113	\$155	\$98	\$98	\$197	\$94	\$98	\$94
\$7,000	\$119	\$164	\$104	\$104	\$208	\$99	\$104	\$99
\$8,000	\$126	\$173	\$110	\$110	\$220	\$105	\$110	\$105
\$9,000	\$132	\$181	\$115	\$115	\$231	\$110	\$115	\$110
\$10,000	\$138	\$190	\$121	\$121	\$241	\$115	\$121	\$115
\$11,000	\$144	\$198	\$126	\$126	\$253	\$120	\$126	\$120
\$12,000	\$151	\$207	\$132	\$132	\$264	\$126	\$132	\$126
\$13,000	\$157	\$216	\$137	\$137	\$275	\$131	\$137	\$131
\$14,000	\$164	\$225	\$143	\$143	\$286	\$136	\$143	\$136
\$15,000	\$170	\$233	\$148	\$148	\$297	\$141	\$148	\$141
\$16,000	\$176	\$242	\$154	\$154	\$308	\$147	\$154	\$147
\$17,000	\$182	\$250	\$159	\$159	\$319	\$152	\$159	\$152
\$18,000	\$188	\$259	\$165	\$165	\$330	\$157	\$165	\$157
\$19,000	\$195	\$268	\$170	\$170	\$341	\$162	\$170	\$162
\$20,000	\$201	\$277	\$176	\$176	\$352	\$168	\$176	\$168
\$25,000	\$234	\$322	\$205	\$205	\$409	\$195	\$205	\$195
\$30,000	\$264	\$363	\$231	\$231	\$462	\$220	\$231	\$220
\$35,000	\$295	\$405	\$258	\$258	\$516	\$246	\$258	\$246
\$40,000	\$327	\$449	\$286	\$286	\$572	\$272	\$286	\$272
\$45,000	\$360	\$495	\$315	\$315	\$630	\$300	\$315	\$300
\$50,000	\$396	\$544	\$346	\$346	\$692	\$330	\$346	\$330
\$55,000	\$427	\$587	\$373	\$373	\$747	\$356	\$373	\$356
\$60,000	\$458	\$630	\$401	\$401	\$802	\$382	\$401	\$382
\$65,000	\$491	\$675	\$429	\$429	\$859	\$409	\$429	\$409
\$70,000	\$523	\$720	\$458	\$458	\$916	\$436	\$458	\$436
\$75,000	\$557	\$765	\$487	\$487	\$974	\$464	\$487	\$464
\$80,000	\$590	\$812	\$517	\$517	\$1,033	\$492	\$517	\$492
\$85,000	\$625	\$859	\$547	\$547	\$1,093	\$521	\$547	\$521
\$90,000	\$660	\$907	\$577	\$577	\$1,155	\$550	\$577	\$550
\$95,000	\$695	\$956	\$608	\$608	\$1,217	\$579	\$608	\$579
\$100,000	\$730	\$1,004	\$639	\$639	\$1,278	\$608	\$639	\$608
each add'l 5,000	\$35	\$48	\$31	\$31	\$61	\$29	\$31	\$29

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Base Rates - Inboard/Sail

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$182	\$73	\$76	\$78
\$2,000	\$101	\$151	\$88	\$88	\$210	\$84	\$88	\$90
\$3,000	\$112	\$168	\$98	\$98	\$233	\$93	\$98	\$100
\$4,000	\$121	\$182	\$106	\$106	\$253	\$101	\$106	\$108
\$5,000	\$129	\$194	\$113	\$113	\$269	\$108	\$113	\$115
\$6,000	\$137	\$206	\$120	\$120	\$285	\$114	\$120	\$122
\$7,000	\$145	\$217	\$127	\$127	\$302	\$121	\$127	\$129
\$8,000	\$153	\$229	\$134	\$134	\$318	\$127	\$134	\$136
\$9,000	\$160	\$241	\$140	\$140	\$334	\$134	\$140	\$143
\$10,000	\$168	\$252	\$147	\$147	\$350	\$140	\$147	\$150
\$11,000	\$176	\$263	\$154	\$154	\$366	\$146	\$154	\$157
\$12,000	\$183	\$275	\$160	\$160	\$382	\$153	\$160	\$164
\$13,000	\$191	\$287	\$167	\$167	\$398	\$159	\$167	\$171
\$14,000	\$199	\$299	\$174	\$174	\$415	\$166	\$174	\$178
\$15,000	\$207	\$310	\$181	\$181	\$430	\$172	\$181	\$184
\$16,000	\$214	\$321	\$187	\$187	\$446	\$178	\$187	\$191
\$17,000	\$222	\$333	\$194	\$194	\$462	\$185	\$194	\$198
\$18,000	\$229	\$344	\$201	\$201	\$478	\$191	\$201	\$205
\$19,000	\$237	\$356	\$207	\$207	\$494	\$198	\$207	\$212
\$20,000	\$245	\$367	\$214	\$214	\$510	\$204	\$214	\$219
\$25,000	\$285	\$427	\$249	\$249	\$593	\$237	\$249	\$254
\$30,000	\$321	\$482	\$281	\$281	\$669	\$268	\$281	\$287
\$35,000	\$359	\$538	\$314	\$314	\$747	\$299	\$314	\$320
\$40,000	\$398	\$597	\$348	\$348	\$829	\$331	\$348	\$355
\$45,000	\$438	\$657	\$383	\$383	\$913	\$365	\$383	\$391
\$50,000	\$482	\$722	\$421	\$421	\$1,003	\$401	\$421	\$430
\$55,000	\$519	\$779	\$455	\$455	\$1,082	\$433	\$455	\$464
\$60,000	\$558	\$837	\$488	\$488	\$1,163	\$465	\$488	\$498
\$65,000	\$597	\$896	\$523	\$523	\$1,244	\$498	\$523	\$533
\$70,000	\$637	\$956	\$557	\$557	\$1,327	\$531	\$557	\$569
\$75,000	\$678	\$1,016	\$593	\$593	\$1,412	\$565	\$593	\$605
\$80,000	\$719	\$1,078	\$629	\$629	\$1,498	\$599	\$629	\$642
\$85,000	\$761	\$1,141	\$666	\$666	\$1,585	\$634	\$666	\$679
\$90,000	\$803	\$1,205	\$703	\$703	\$1,673	\$669	\$703	\$717
\$95,000	\$846	\$1,269	\$741	\$741	\$1,763	\$705	\$741	\$756
\$100,000	\$889	\$1,333	\$778	\$778	\$1,852	\$741	\$778	\$794
each add'l 5,000	\$43	\$64	\$37	\$37	\$89	\$36	\$37	\$38

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Base Rates - Outboard/Cabin

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$75	\$112	\$66	\$66	\$131	\$62	\$66	\$62
\$2,000	\$87	\$130	\$76	\$76	\$151	\$72	\$76	\$72
\$3,000	\$96	\$144	\$84	\$84	\$168	\$80	\$84	\$80
\$4,000	\$104	\$156	\$91	\$91	\$182	\$87	\$91	\$87
\$5,000	\$111	\$166	\$97	\$97	\$194	\$92	\$97	\$92
\$6,000	\$117	\$176	\$103	\$103	\$206	\$98	\$103	\$98
\$7,000	\$124	\$186	\$109	\$109	\$217	\$103	\$109	\$103
\$8,000	\$131	\$196	\$115	\$115	\$229	\$109	\$115	\$109
\$9,000	\$137	\$206	\$120	\$120	\$241	\$115	\$120	\$115
\$10,000	\$144	\$216	\$126	\$126	\$252	\$120	\$126	\$120
\$11,000	\$151	\$226	\$132	\$132	\$263	\$125	\$132	\$125
\$12,000	\$157	\$236	\$138	\$138	\$275	\$131	\$138	\$131
\$13,000	\$164	\$246	\$143	\$143	\$287	\$137	\$143	\$137
\$14,000	\$171	\$256	\$149	\$149	\$299	\$142	\$149	\$142
\$15,000	\$177	\$266	\$155	\$155	\$310	\$148	\$155	\$148
\$16,000	\$184	\$275	\$161	\$161	\$321	\$153	\$161	\$153
\$17,000	\$190	\$285	\$166	\$166	\$333	\$158	\$166	\$158
\$18,000	\$197	\$295	\$172	\$172	\$344	\$164	\$172	\$164
\$19,000	\$203	\$305	\$178	\$178	\$356	\$169	\$178	\$169
\$20,000	\$210	\$315	\$184	\$184	\$367	\$175	\$184	\$175
\$25,000	\$244	\$366	\$214	\$214	\$427	\$203	\$214	\$203
\$30,000	\$275	\$413	\$241	\$241	\$482	\$229	\$241	\$229
each add'l 5,000	\$31	\$47	\$27	\$27	\$55	\$26	\$27	\$26

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Base Rates - Outboard/Open

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$69	\$94	\$60	\$60	\$120	\$57	\$60	\$57
\$2,000	\$79	\$109	\$69	\$69	\$139	\$66	\$69	\$66
\$3,000	\$88	\$121	\$77	\$77	\$154	\$73	\$77	\$73
\$4,000	\$95	\$131	\$84	\$84	\$167	\$80	\$84	\$80
\$5,000	\$102	\$140	\$89	\$89	\$178	\$85	\$89	\$85
\$6,000	\$108	\$148	\$94	\$94	\$188	\$90	\$94	\$90
\$7,000	\$114	\$157	\$100	\$100	\$199	\$95	\$100	\$95
\$8,000	\$120	\$165	\$105	\$105	\$210	\$100	\$105	\$100
\$9,000	\$126	\$173	\$110	\$110	\$220	\$105	\$110	\$105
\$10,000	\$132	\$181	\$115	\$115	\$231	\$110	\$115	\$110
\$11,000	\$138	\$190	\$121	\$121	\$242	\$115	\$121	\$115
\$12,000	\$144	\$198	\$126	\$126	\$252	\$120	\$126	\$120
\$13,000	\$150	\$207	\$131	\$131	\$263	\$125	\$131	\$125
\$14,000	\$156	\$215	\$137	\$137	\$274	\$130	\$137	\$130
\$15,000	\$162	\$223	\$142	\$142	\$284	\$135	\$142	\$135
\$16,000	\$168	\$231	\$147	\$147	\$294	\$140	\$147	\$140
\$17,000	\$174	\$240	\$152	\$152	\$305	\$145	\$152	\$145
\$18,000	\$180	\$248	\$158	\$158	\$315	\$150	\$158	\$150
\$19,000	\$186	\$256	\$163	\$163	\$326	\$155	\$163	\$155
\$20,000	\$192	\$265	\$168	\$168	\$337	\$160	\$168	\$160
\$25,000	\$224	\$308	\$196	\$196	\$391	\$186	\$196	\$186
\$30,000	\$252	\$347	\$221	\$221	\$441	\$210	\$221	\$210
each add'l 5,000	\$28	\$39	\$25	\$25	\$50	\$24	\$25	\$24

Base Rates - Outboard/Pontoon

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$1,000	\$69	\$94	\$60	\$60	\$120	\$57	\$60	\$57
\$2,000	\$79	\$109	\$69	\$69	\$139	\$66	\$69	\$66
\$3,000	\$88	\$121	\$77	\$77	\$154	\$73	\$77	\$73
\$4,000	\$95	\$131	\$84	\$84	\$167	\$80	\$84	\$80
\$5,000	\$102	\$140	\$89	\$89	\$178	\$85	\$89	\$85
\$6,000	\$108	\$148	\$94	\$94	\$188	\$90	\$94	\$90
\$7,000	\$114	\$157	\$100	\$100	\$199	\$95	\$100	\$95
\$8,000	\$120	\$165	\$105	\$105	\$210	\$100	\$105	\$100
\$9,000	\$126	\$173	\$110	\$110	\$220	\$105	\$110	\$105
\$10,000	\$132	\$181	\$115	\$115	\$231	\$110	\$115	\$110
\$11,000	\$138	\$190	\$121	\$121	\$242	\$115	\$121	\$115
\$12,000	\$144	\$198	\$126	\$126	\$252	\$120	\$126	\$120
\$13,000	\$150	\$207	\$131	\$131	\$263	\$125	\$131	\$125
\$14,000	\$156	\$215	\$137	\$137	\$274	\$130	\$137	\$130
\$15,000	\$162	\$223	\$142	\$142	\$284	\$135	\$142	\$135
\$16,000	\$168	\$231	\$147	\$147	\$294	\$140	\$147	\$140
\$17,000	\$174	\$240	\$152	\$152	\$305	\$145	\$152	\$145
\$18,000	\$180	\$248	\$158	\$158	\$315	\$150	\$158	\$150
\$19,000	\$186	\$256	\$163	\$163	\$326	\$155	\$163	\$155
\$20,000	\$192	\$265	\$168	\$168	\$337	\$160	\$168	\$160
\$25,000	\$224	\$308	\$196	\$196	\$391	\$186	\$196	\$186
\$30,000	\$252	\$347	\$221	\$221	\$441	\$210	\$221	\$210
each add'l 5,000	\$28	\$39	\$25	\$25	\$50	\$24	\$25	\$24

Base Rates - Outboard/Runabout

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$69	\$94	\$60	\$60	\$120	\$57	\$60	\$57

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$2,000	\$79	\$109	\$69	\$69	\$139	\$66	\$69	\$66
\$3,000	\$88	\$121	\$77	\$77	\$154	\$73	\$77	\$73
\$4,000	\$95	\$131	\$84	\$84	\$167	\$80	\$84	\$80
\$5,000	\$102	\$140	\$89	\$89	\$178	\$85	\$89	\$85
\$6,000	\$108	\$148	\$94	\$94	\$188	\$90	\$94	\$90
\$7,000	\$114	\$157	\$100	\$100	\$199	\$95	\$100	\$95
\$8,000	\$120	\$165	\$105	\$105	\$210	\$100	\$105	\$100
\$9,000	\$126	\$173	\$110	\$110	\$220	\$105	\$110	\$105
\$10,000	\$132	\$181	\$115	\$115	\$231	\$110	\$115	\$110
\$11,000	\$138	\$190	\$121	\$121	\$242	\$115	\$121	\$115
\$12,000	\$144	\$198	\$126	\$126	\$252	\$120	\$126	\$120
\$13,000	\$150	\$207	\$131	\$131	\$263	\$125	\$131	\$125
\$14,000	\$156	\$215	\$137	\$137	\$274	\$130	\$137	\$130
\$15,000	\$162	\$223	\$142	\$142	\$284	\$135	\$142	\$135
\$16,000	\$168	\$231	\$147	\$147	\$294	\$140	\$147	\$140
\$17,000	\$174	\$240	\$152	\$152	\$305	\$145	\$152	\$145
\$18,000	\$180	\$248	\$158	\$158	\$315	\$150	\$158	\$150
\$19,000	\$186	\$256	\$163	\$163	\$326	\$155	\$163	\$155
\$20,000	\$192	\$265	\$168	\$168	\$337	\$160	\$168	\$160
\$25,000	\$224	\$308	\$196	\$196	\$391	\$186	\$196	\$186
\$30,000	\$252	\$347	\$221	\$221	\$441	\$210	\$221	\$210
each add'l 5,000	\$28	\$39	\$25	\$25	\$50	\$24	\$25	\$24

**Base Rates -
Outboard/Sail**

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$182	\$73	\$76	\$73

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$2,000	\$101	\$151	\$88	\$88	\$210	\$84	\$88	\$84
\$3,000	\$112	\$168	\$98	\$98	\$233	\$93	\$98	\$93
\$4,000	\$121	\$182	\$106	\$106	\$253	\$101	\$106	\$101
\$5,000	\$129	\$194	\$113	\$113	\$269	\$108	\$113	\$108
\$6,000	\$137	\$206	\$120	\$120	\$285	\$114	\$120	\$114
\$7,000	\$145	\$217	\$127	\$127	\$302	\$121	\$127	\$121
\$8,000	\$153	\$229	\$134	\$134	\$318	\$127	\$134	\$127
\$9,000	\$160	\$241	\$140	\$140	\$334	\$134	\$140	\$134
\$10,000	\$168	\$252	\$147	\$147	\$350	\$140	\$147	\$140
\$11,000	\$176	\$263	\$154	\$154	\$366	\$146	\$154	\$146
\$12,000	\$183	\$275	\$160	\$160	\$382	\$153	\$160	\$153
\$13,000	\$191	\$287	\$167	\$167	\$398	\$159	\$167	\$159
\$14,000	\$199	\$299	\$174	\$174	\$415	\$166	\$174	\$166
\$15,000	\$207	\$310	\$181	\$181	\$430	\$172	\$181	\$172
\$16,000	\$214	\$321	\$187	\$187	\$446	\$178	\$187	\$178
\$17,000	\$222	\$333	\$194	\$194	\$462	\$185	\$194	\$185
\$18,000	\$229	\$344	\$201	\$201	\$478	\$191	\$201	\$191
\$19,000	\$237	\$356	\$207	\$207	\$494	\$198	\$207	\$198
\$20,000	\$245	\$367	\$214	\$214	\$510	\$204	\$214	\$204
\$25,000	\$285	\$427	\$249	\$249	\$593	\$237	\$249	\$237
\$30,000	\$321	\$482	\$281	\$281	\$669	\$268	\$281	\$268
\$35,000	\$359	\$538	\$314	\$314	\$747	\$299	\$314	\$299
\$40,000	\$398	\$597	\$348	\$348	\$829	\$331	\$348	\$331
\$45,000	\$438	\$657	\$383	\$383	\$913	\$365	\$383	\$365
\$50,000	\$482	\$722	\$421	\$421	\$1,003	\$401	\$421	\$401
\$55,000	\$519	\$779	\$455	\$455	\$1,082	\$433	\$455	\$433
\$60,000	\$558	\$837	\$488	\$488	\$1,163	\$465	\$488	\$465
\$65,000	\$597	\$896	\$523	\$523	\$1,244	\$498	\$523	\$498
\$70,000	\$637	\$956	\$557	\$557	\$1,327	\$531	\$557	\$531
\$75,000	\$678	\$1,016	\$593	\$593	\$1,412	\$565	\$593	\$565
\$80,000	\$719	\$1,078	\$629	\$629	\$1,498	\$599	\$629	\$599
\$85,000	\$761	\$1,141	\$666	\$666	\$1,585	\$634	\$666	\$634
\$90,000	\$803	\$1,205	\$703	\$703	\$1,673	\$669	\$703	\$669
\$95,000	\$846	\$1,269	\$741	\$741	\$1,763	\$705	\$741	\$705
\$100,000	\$889	\$1,333	\$778	\$778	\$1,852	\$741	\$778	\$741
each add'l 5,000	\$43	\$64	\$37	\$37	\$89	\$36	\$37	\$36

**Base Rates -
Inboard/Outboard/Cabin**

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$78	\$117	\$68	\$68	\$153	\$65	\$68	\$65

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$2,000	\$90	\$135	\$79	\$79	\$177	\$75	\$79	\$75
\$3,000	\$100	\$150	\$88	\$88	\$196	\$83	\$88	\$83
\$4,000	\$108	\$163	\$95	\$95	\$212	\$90	\$95	\$90
\$5,000	\$115	\$173	\$101	\$101	\$226	\$96	\$101	\$96
\$6,000	\$122	\$183	\$107	\$107	\$240	\$102	\$107	\$102
\$7,000	\$129	\$194	\$113	\$113	\$253	\$108	\$113	\$108
\$8,000	\$136	\$205	\$119	\$119	\$267	\$114	\$119	\$114
\$9,000	\$143	\$215	\$125	\$125	\$280	\$119	\$125	\$119
\$10,000	\$150	\$225	\$131	\$131	\$294	\$125	\$131	\$125
\$11,000	\$157	\$235	\$137	\$137	\$307	\$131	\$137	\$131
\$12,000	\$164	\$246	\$143	\$143	\$321	\$136	\$143	\$136
\$13,000	\$171	\$256	\$149	\$149	\$334	\$142	\$149	\$142
\$14,000	\$178	\$267	\$156	\$156	\$348	\$148	\$156	\$148
\$15,000	\$184	\$277	\$161	\$161	\$361	\$154	\$161	\$154
\$16,000	\$191	\$287	\$167	\$167	\$374	\$159	\$167	\$159
\$17,000	\$198	\$297	\$173	\$173	\$388	\$165	\$173	\$165
\$18,000	\$205	\$307	\$179	\$179	\$401	\$171	\$179	\$171
\$19,000	\$212	\$318	\$185	\$185	\$415	\$176	\$185	\$176
\$20,000	\$219	\$328	\$191	\$191	\$428	\$182	\$191	\$182
\$25,000	\$254	\$381	\$222	\$222	\$498	\$212	\$222	\$212
\$30,000	\$287	\$430	\$251	\$251	\$561	\$239	\$251	\$239
\$35,000	\$320	\$480	\$280	\$280	\$627	\$267	\$280	\$267
\$40,000	\$355	\$533	\$311	\$311	\$695	\$296	\$311	\$296
\$45,000	\$391	\$587	\$342	\$342	\$766	\$326	\$342	\$326
\$50,000	\$430	\$645	\$376	\$376	\$842	\$358	\$376	\$358
\$55,000	\$464	\$696	\$406	\$406	\$908	\$387	\$406	\$387
\$60,000	\$498	\$747	\$436	\$436	\$976	\$415	\$436	\$415
\$65,000	\$533	\$800	\$467	\$467	\$1,044	\$444	\$467	\$444
\$70,000	\$569	\$853	\$498	\$498	\$1,114	\$474	\$498	\$474
\$75,000	\$605	\$908	\$529	\$529	\$1,185	\$504	\$529	\$504
\$80,000	\$642	\$963	\$562	\$562	\$1,257	\$535	\$562	\$535
\$85,000	\$679	\$1,019	\$594	\$594	\$1,330	\$566	\$594	\$566
\$90,000	\$717	\$1,076	\$627	\$627	\$1,404	\$598	\$627	\$598
\$95,000	\$756	\$1,133	\$661	\$661	\$1,480	\$630	\$661	\$630
\$100,000	\$794	\$1,190	\$694	\$694	\$1,554	\$661	\$694	\$661
each add'l 5,000	\$38	\$57	\$33	\$33	\$74	\$31	\$33	\$31

Base Rates - Inboard/Outboard/Open

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$75	\$103	\$66	\$66	\$131	\$62	\$66	\$62

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$2,000	\$87	\$119	\$76	\$76	\$151	\$72	\$76	\$72
\$3,000	\$96	\$132	\$84	\$84	\$168	\$80	\$84	\$80
\$4,000	\$104	\$143	\$91	\$91	\$182	\$87	\$91	\$87
\$5,000	\$111	\$152	\$97	\$97	\$194	\$92	\$97	\$92
\$6,000	\$117	\$161	\$103	\$103	\$206	\$98	\$103	\$98
\$7,000	\$124	\$171	\$109	\$109	\$217	\$103	\$109	\$103
\$8,000	\$131	\$180	\$115	\$115	\$229	\$109	\$115	\$109
\$9,000	\$137	\$189	\$120	\$120	\$241	\$115	\$120	\$115
\$10,000	\$144	\$198	\$126	\$126	\$252	\$120	\$126	\$120
\$11,000	\$151	\$207	\$132	\$132	\$263	\$125	\$132	\$125
\$12,000	\$157	\$216	\$138	\$138	\$275	\$131	\$138	\$131
\$13,000	\$164	\$225	\$143	\$143	\$287	\$137	\$143	\$137
\$14,000	\$171	\$235	\$149	\$149	\$299	\$142	\$149	\$142
\$15,000	\$177	\$243	\$155	\$155	\$310	\$148	\$155	\$148
\$16,000	\$184	\$252	\$161	\$161	\$321	\$153	\$161	\$153
\$17,000	\$190	\$261	\$166	\$166	\$333	\$158	\$166	\$158
\$18,000	\$197	\$270	\$172	\$172	\$344	\$164	\$172	\$164
\$19,000	\$203	\$279	\$178	\$178	\$356	\$169	\$178	\$169
\$20,000	\$210	\$289	\$184	\$184	\$367	\$175	\$184	\$175
\$25,000	\$244	\$336	\$214	\$214	\$427	\$203	\$214	\$203
\$30,000	\$275	\$378	\$241	\$241	\$482	\$229	\$241	\$229
\$35,000	\$308	\$423	\$269	\$269	\$538	\$256	\$269	\$256
\$40,000	\$341	\$469	\$298	\$298	\$597	\$284	\$298	\$284
\$45,000	\$375	\$516	\$329	\$329	\$657	\$313	\$329	\$313
\$50,000	\$413	\$568	\$361	\$361	\$722	\$344	\$361	\$344
\$55,000	\$445	\$612	\$390	\$390	\$779	\$371	\$390	\$371
\$60,000	\$478	\$658	\$419	\$419	\$837	\$399	\$419	\$399
\$65,000	\$512	\$704	\$448	\$448	\$896	\$427	\$448	\$427
\$70,000	\$546	\$751	\$478	\$478	\$956	\$455	\$478	\$455
\$75,000	\$581	\$799	\$508	\$508	\$1,016	\$484	\$508	\$484
\$80,000	\$616	\$847	\$539	\$539	\$1,078	\$513	\$539	\$513
\$85,000	\$652	\$896	\$570	\$570	\$1,141	\$543	\$570	\$543
\$90,000	\$688	\$947	\$602	\$602	\$1,205	\$574	\$602	\$574
\$95,000	\$725	\$997	\$635	\$635	\$1,269	\$604	\$635	\$604
\$100,000	\$762	\$1,048	\$667	\$667	\$1,333	\$635	\$667	\$635
each add'l 5,000	\$37	\$51	\$32	\$32	\$64	\$31	\$32	\$31

Base Rates - Inboard/Outboard/Runabout

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$75	\$103	\$66	\$66	\$131	\$62	\$66	\$62

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$2,000	\$87	\$119	\$76	\$76	\$151	\$72	\$76	\$72
\$3,000	\$96	\$132	\$84	\$84	\$168	\$80	\$84	\$80
\$4,000	\$104	\$143	\$91	\$91	\$182	\$87	\$91	\$87
\$5,000	\$111	\$152	\$97	\$97	\$194	\$92	\$97	\$92
\$6,000	\$117	\$161	\$103	\$103	\$206	\$98	\$103	\$98
\$7,000	\$124	\$171	\$109	\$109	\$217	\$103	\$109	\$103
\$8,000	\$131	\$180	\$115	\$115	\$229	\$109	\$115	\$109
\$9,000	\$137	\$189	\$120	\$120	\$241	\$115	\$120	\$115
\$10,000	\$144	\$198	\$126	\$126	\$252	\$120	\$126	\$120
\$11,000	\$151	\$207	\$132	\$132	\$263	\$125	\$132	\$125
\$12,000	\$157	\$216	\$138	\$138	\$275	\$131	\$138	\$131
\$13,000	\$164	\$225	\$143	\$143	\$287	\$137	\$143	\$137
\$14,000	\$171	\$235	\$149	\$149	\$299	\$142	\$149	\$142
\$15,000	\$177	\$243	\$155	\$155	\$310	\$148	\$155	\$148
\$16,000	\$184	\$252	\$161	\$161	\$321	\$153	\$161	\$153
\$17,000	\$190	\$261	\$166	\$166	\$333	\$158	\$166	\$158
\$18,000	\$197	\$270	\$172	\$172	\$344	\$164	\$172	\$164
\$19,000	\$203	\$279	\$178	\$178	\$356	\$169	\$178	\$169
\$20,000	\$210	\$289	\$184	\$184	\$367	\$175	\$184	\$175
\$25,000	\$244	\$336	\$214	\$214	\$427	\$203	\$214	\$203
\$30,000	\$275	\$378	\$241	\$241	\$482	\$229	\$241	\$229
\$35,000	\$308	\$423	\$269	\$269	\$538	\$256	\$269	\$256
\$40,000	\$341	\$469	\$298	\$298	\$597	\$284	\$298	\$284
\$45,000	\$375	\$516	\$329	\$329	\$657	\$313	\$329	\$313
\$50,000	\$413	\$568	\$361	\$361	\$722	\$344	\$361	\$344
\$55,000	\$445	\$612	\$390	\$390	\$779	\$371	\$390	\$371
\$60,000	\$478	\$658	\$419	\$419	\$837	\$399	\$419	\$399
\$65,000	\$512	\$704	\$448	\$448	\$896	\$427	\$448	\$427
\$70,000	\$546	\$751	\$478	\$478	\$956	\$455	\$478	\$455
\$75,000	\$581	\$799	\$508	\$508	\$1,016	\$484	\$508	\$484
\$80,000	\$616	\$847	\$539	\$539	\$1,078	\$513	\$539	\$513
\$85,000	\$652	\$896	\$570	\$570	\$1,141	\$543	\$570	\$543
\$90,000	\$688	\$947	\$602	\$602	\$1,205	\$574	\$602	\$574
\$95,000	\$725	\$997	\$635	\$635	\$1,269	\$604	\$635	\$604
\$100,000	\$762	\$1,048	\$667	\$667	\$1,333	\$635	\$667	\$635
each add'l 5,000	\$37	\$51	\$32	\$32	\$64	\$31	\$32	\$31

Base Rates - Sail/Cabin

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$182	\$73	\$76	\$73

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$2,000	\$101	\$151	\$88	\$88	\$210	\$84	\$88	\$84
\$3,000	\$112	\$168	\$98	\$98	\$233	\$93	\$98	\$93
\$4,000	\$121	\$182	\$106	\$106	\$253	\$101	\$106	\$101
\$5,000	\$129	\$194	\$113	\$113	\$269	\$108	\$113	\$108
\$6,000	\$137	\$206	\$120	\$120	\$285	\$114	\$120	\$114
\$7,000	\$145	\$217	\$127	\$127	\$302	\$121	\$127	\$121
\$8,000	\$153	\$229	\$134	\$134	\$318	\$127	\$134	\$127
\$9,000	\$160	\$241	\$140	\$140	\$334	\$134	\$140	\$134
\$10,000	\$168	\$252	\$147	\$147	\$350	\$140	\$147	\$140
\$11,000	\$176	\$263	\$154	\$154	\$366	\$146	\$154	\$146
\$12,000	\$183	\$275	\$160	\$160	\$382	\$153	\$160	\$153
\$13,000	\$191	\$287	\$167	\$167	\$398	\$159	\$167	\$159
\$14,000	\$199	\$299	\$174	\$174	\$415	\$166	\$174	\$166
\$15,000	\$207	\$310	\$181	\$181	\$430	\$172	\$181	\$172
\$16,000	\$214	\$321	\$187	\$187	\$446	\$178	\$187	\$178
\$17,000	\$222	\$333	\$194	\$194	\$462	\$185	\$194	\$185
\$18,000	\$229	\$344	\$201	\$201	\$478	\$191	\$201	\$191
\$19,000	\$237	\$356	\$207	\$207	\$494	\$198	\$207	\$198
\$20,000	\$245	\$367	\$214	\$214	\$510	\$204	\$214	\$204
\$25,000	\$285	\$427	\$249	\$249	\$593	\$237	\$249	\$237
\$30,000	\$321	\$482	\$281	\$281	\$669	\$268	\$281	\$268
each add'l 5,000	\$36	\$55	\$32	\$32	\$76	\$31	\$32	\$31

Base Rates - Sail/Sail

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$153	\$73	\$76	\$73
\$2,000	\$101	\$151	\$88	\$88	\$177	\$84	\$88	\$84

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$3,000	\$112	\$168	\$98	\$98	\$196	\$93	\$98	\$93
\$4,000	\$121	\$182	\$106	\$106	\$213	\$101	\$106	\$101
\$5,000	\$129	\$194	\$113	\$113	\$226	\$108	\$113	\$108
\$6,000	\$137	\$206	\$120	\$120	\$240	\$114	\$120	\$114
\$7,000	\$145	\$217	\$127	\$127	\$254	\$121	\$127	\$121
\$8,000	\$153	\$229	\$134	\$134	\$267	\$127	\$134	\$127
\$9,000	\$160	\$241	\$140	\$140	\$281	\$134	\$140	\$134
\$10,000	\$168	\$252	\$147	\$147	\$294	\$140	\$147	\$140
\$11,000	\$176	\$263	\$154	\$154	\$307	\$146	\$154	\$146
\$12,000	\$183	\$275	\$160	\$160	\$321	\$153	\$160	\$153
\$13,000	\$191	\$287	\$167	\$167	\$335	\$159	\$167	\$159
\$14,000	\$199	\$299	\$174	\$174	\$348	\$166	\$174	\$166
\$15,000	\$207	\$310	\$181	\$181	\$362	\$172	\$181	\$172
\$16,000	\$214	\$321	\$187	\$187	\$375	\$178	\$187	\$178
\$17,000	\$222	\$333	\$194	\$194	\$388	\$185	\$194	\$185
\$18,000	\$229	\$344	\$201	\$201	\$401	\$191	\$201	\$191
\$19,000	\$237	\$356	\$207	\$207	\$415	\$198	\$207	\$198
\$20,000	\$245	\$367	\$214	\$214	\$429	\$204	\$214	\$204
\$25,000	\$285	\$427	\$249	\$249	\$498	\$237	\$249	\$237
\$30,000	\$321	\$482	\$281	\$281	\$562	\$268	\$281	\$268
each add'l 5,000	\$36	\$55	\$32	\$32	\$64	\$31	\$32	\$31

Base Rates - Jet Drive/Jetski

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$94	\$117	\$82	\$82	\$137	\$78	\$82	\$78
\$2,000	\$108	\$135	\$95	\$95	\$158	\$90	\$95	\$90
\$3,000	\$120	\$150	\$105	\$105	\$175	\$100	\$105	\$100
\$4,000	\$130	\$163	\$114	\$114	\$190	\$108	\$114	\$108
\$5,000	\$138	\$173	\$121	\$121	\$202	\$115	\$121	\$115

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$6,000	\$147	\$183	\$128	\$128	\$214	\$122	\$128	\$122
\$7,000	\$155	\$194	\$136	\$136	\$226	\$129	\$136	\$129
\$8,000	\$164	\$205	\$143	\$143	\$239	\$136	\$143	\$136
\$9,000	\$172	\$215	\$150	\$150	\$251	\$143	\$150	\$143
\$10,000	\$180	\$225	\$157	\$157	\$262	\$150	\$157	\$150
\$11,000	\$188	\$235	\$165	\$165	\$274	\$157	\$165	\$157
\$12,000	\$197	\$246	\$172	\$172	\$287	\$164	\$172	\$164
\$13,000	\$205	\$256	\$179	\$179	\$299	\$171	\$179	\$171
\$14,000	\$213	\$267	\$187	\$187	\$311	\$178	\$187	\$178
\$15,000	\$221	\$277	\$194	\$194	\$323	\$184	\$194	\$184
\$16,000	\$229	\$287	\$201	\$201	\$335	\$191	\$201	\$191
\$17,000	\$238	\$297	\$208	\$208	\$346	\$198	\$208	\$198
\$18,000	\$246	\$307	\$215	\$215	\$358	\$205	\$215	\$205
\$19,000	\$254	\$318	\$222	\$222	\$370	\$212	\$222	\$212
\$20,000	\$262	\$328	\$230	\$230	\$383	\$219	\$230	\$219
\$25,000	\$305	\$381	\$267	\$267	\$445	\$254	\$267	\$254
\$30,000	\$344	\$430	\$301	\$301	\$502	\$287	\$301	\$287
each add'l 5,000	\$39	\$49	\$34	\$34	\$57	\$33	\$34	\$33

Base Rates - Jet Drive/Runabout

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$75	\$103	\$66	\$66	\$131	\$62	\$66	\$62
\$2,000	\$87	\$119	\$76	\$76	\$151	\$72	\$76	\$72
\$3,000	\$96	\$132	\$84	\$84	\$168	\$80	\$84	\$80
\$4,000	\$104	\$143	\$91	\$91	\$182	\$87	\$91	\$87
\$5,000	\$111	\$152	\$97	\$97	\$194	\$92	\$97	\$92

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$6,000	\$117	\$161	\$103	\$103	\$206	\$98	\$103	\$98
\$7,000	\$124	\$171	\$109	\$109	\$217	\$103	\$109	\$103
\$8,000	\$131	\$180	\$115	\$115	\$229	\$109	\$115	\$109
\$9,000	\$137	\$189	\$120	\$120	\$241	\$115	\$120	\$115
\$10,000	\$144	\$198	\$126	\$126	\$252	\$120	\$126	\$120
\$11,000	\$151	\$207	\$132	\$132	\$263	\$125	\$132	\$125
\$12,000	\$157	\$216	\$138	\$138	\$275	\$131	\$138	\$131
\$13,000	\$164	\$225	\$143	\$143	\$287	\$137	\$143	\$137
\$14,000	\$171	\$235	\$149	\$149	\$299	\$142	\$149	\$142
\$15,000	\$177	\$243	\$155	\$155	\$310	\$148	\$155	\$148
\$16,000	\$184	\$252	\$161	\$161	\$321	\$153	\$161	\$153
\$17,000	\$190	\$261	\$166	\$166	\$333	\$158	\$166	\$158
\$18,000	\$197	\$270	\$172	\$172	\$344	\$164	\$172	\$164
\$19,000	\$203	\$279	\$178	\$178	\$356	\$169	\$178	\$169
\$20,000	\$210	\$289	\$184	\$184	\$367	\$175	\$184	\$175
\$25,000	\$244	\$336	\$214	\$214	\$427	\$203	\$214	\$203
\$30,000	\$275	\$378	\$241	\$241	\$482	\$229	\$241	\$229
each add'l 5,000	\$31	\$42	\$27	\$27	\$55	\$26	\$27	\$26

Base Rates - None/Cabin

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$171	\$73	\$76	\$73
\$2,000	\$101	\$151	\$88	\$88	\$198	\$84	\$88	\$84
\$3,000	\$112	\$168	\$98	\$98	\$219	\$93	\$98	\$93
\$4,000	\$121	\$182	\$106	\$106	\$238	\$101	\$106	\$101
\$5,000	\$129	\$194	\$113	\$113	\$253	\$108	\$113	\$108
\$6,000	\$137	\$206	\$120	\$120	\$268	\$114	\$120	\$114

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$7,000	\$145	\$217	\$127	\$127	\$284	\$121	\$127	\$121
\$8,000	\$153	\$229	\$134	\$134	\$299	\$127	\$134	\$127
\$9,000	\$160	\$241	\$140	\$140	\$314	\$134	\$140	\$134
\$10,000	\$168	\$252	\$147	\$147	\$329	\$140	\$147	\$140
\$11,000	\$176	\$263	\$154	\$154	\$344	\$146	\$154	\$146
\$12,000	\$183	\$275	\$160	\$160	\$359	\$153	\$160	\$153
\$13,000	\$191	\$287	\$167	\$167	\$374	\$159	\$167	\$159
\$14,000	\$199	\$299	\$174	\$174	\$390	\$166	\$174	\$166
\$15,000	\$207	\$310	\$181	\$181	\$405	\$172	\$181	\$172
\$16,000	\$214	\$321	\$187	\$187	\$419	\$178	\$187	\$178
\$17,000	\$222	\$333	\$194	\$194	\$434	\$185	\$194	\$185
\$18,000	\$229	\$344	\$201	\$201	\$449	\$191	\$201	\$191
\$19,000	\$237	\$356	\$207	\$207	\$464	\$198	\$207	\$198
\$20,000	\$245	\$367	\$214	\$214	\$480	\$204	\$214	\$204
\$25,000	\$285	\$427	\$249	\$249	\$558	\$237	\$249	\$237
\$30,000	\$321	\$482	\$281	\$281	\$629	\$268	\$281	\$268
each add'l 5,000	\$36	\$55	\$32	\$32	\$71	\$31	\$32	\$31

Base Rates - None/Open

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$120	\$76	\$76	\$153	\$73	\$76	\$73
\$2,000	\$101	\$139	\$88	\$88	\$177	\$84	\$88	\$84
\$3,000	\$112	\$154	\$98	\$98	\$196	\$93	\$98	\$93
\$4,000	\$121	\$167	\$106	\$106	\$213	\$101	\$106	\$101
\$5,000	\$129	\$178	\$113	\$113	\$226	\$108	\$113	\$108
\$6,000	\$137	\$188	\$120	\$120	\$240	\$114	\$120	\$114

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$7,000	\$145	\$199	\$127	\$127	\$254	\$121	\$127	\$121
\$8,000	\$153	\$210	\$134	\$134	\$267	\$127	\$134	\$127
\$9,000	\$160	\$220	\$140	\$140	\$281	\$134	\$140	\$134
\$10,000	\$168	\$231	\$147	\$147	\$294	\$140	\$147	\$140
\$11,000	\$176	\$242	\$154	\$154	\$307	\$146	\$154	\$146
\$12,000	\$183	\$252	\$160	\$160	\$321	\$153	\$160	\$153
\$13,000	\$191	\$263	\$167	\$167	\$335	\$159	\$167	\$159
\$14,000	\$199	\$274	\$174	\$174	\$348	\$166	\$174	\$166
\$15,000	\$207	\$284	\$181	\$181	\$362	\$172	\$181	\$172
\$16,000	\$214	\$294	\$187	\$187	\$375	\$178	\$187	\$178
\$17,000	\$222	\$305	\$194	\$194	\$388	\$185	\$194	\$185
\$18,000	\$229	\$315	\$201	\$201	\$401	\$191	\$201	\$191
\$19,000	\$237	\$326	\$207	\$207	\$415	\$198	\$207	\$198
\$20,000	\$245	\$337	\$214	\$214	\$429	\$204	\$214	\$204
\$25,000	\$285	\$391	\$249	\$249	\$498	\$237	\$249	\$237
\$30,000	\$321	\$441	\$281	\$281	\$562	\$268	\$281	\$268
each add'l 5,000	\$36	\$50	\$32	\$32	\$64	\$31	\$32	\$31

Base Rates - None/Sail

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$153	\$73	\$76	\$73
\$2,000	\$101	\$151	\$88	\$88	\$177	\$84	\$88	\$84
\$3,000	\$112	\$168	\$98	\$98	\$196	\$93	\$98	\$93
\$4,000	\$121	\$182	\$106	\$106	\$213	\$101	\$106	\$101
\$5,000	\$129	\$194	\$113	\$113	\$226	\$108	\$113	\$108
\$6,000	\$137	\$206	\$120	\$120	\$240	\$114	\$120	\$114
\$7,000	\$145	\$217	\$127	\$127	\$254	\$121	\$127	\$121
\$8,000	\$153	\$229	\$134	\$134	\$267	\$127	\$134	\$127
\$9,000	\$160	\$241	\$140	\$140	\$281	\$134	\$140	\$134

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$10,000	\$168	\$252	\$147	\$147	\$294	\$140	\$147	\$140
\$11,000	\$176	\$263	\$154	\$154	\$307	\$146	\$154	\$146
\$12,000	\$183	\$275	\$160	\$160	\$321	\$153	\$160	\$153
\$13,000	\$191	\$287	\$167	\$167	\$335	\$159	\$167	\$159
\$14,000	\$199	\$299	\$174	\$174	\$348	\$166	\$174	\$166
\$15,000	\$207	\$310	\$181	\$181	\$362	\$172	\$181	\$172
\$16,000	\$214	\$321	\$187	\$187	\$375	\$178	\$187	\$178
\$17,000	\$222	\$333	\$194	\$194	\$388	\$185	\$194	\$185
\$18,000	\$229	\$344	\$201	\$201	\$401	\$191	\$201	\$191
\$19,000	\$237	\$356	\$207	\$207	\$415	\$198	\$207	\$198
\$20,000	\$245	\$367	\$214	\$214	\$429	\$204	\$214	\$204
\$25,000	\$285	\$427	\$249	\$249	\$498	\$237	\$249	\$237
\$30,000	\$321	\$482	\$281	\$281	\$562	\$268	\$281	\$268
each add'l 5,000	\$36	\$55	\$32	\$32	\$64	\$31	\$32	\$31

Base Rates - Sail/Open

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$153	\$73	\$76	\$73
\$2,000	\$101	\$151	\$88	\$88	\$177	\$84	\$88	\$84
\$3,000	\$112	\$168	\$98	\$98	\$196	\$93	\$98	\$93
\$4,000	\$121	\$182	\$106	\$106	\$213	\$101	\$106	\$101
\$5,000	\$129	\$194	\$113	\$113	\$226	\$108	\$113	\$108
\$6,000	\$137	\$206	\$120	\$120	\$240	\$114	\$120	\$114
\$7,000	\$145	\$217	\$127	\$127	\$254	\$121	\$127	\$121
\$8,000	\$153	\$229	\$134	\$134	\$267	\$127	\$134	\$127
\$9,000	\$160	\$241	\$140	\$140	\$281	\$134	\$140	\$134
\$10,000	\$168	\$252	\$147	\$147	\$294	\$140	\$147	\$140

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$11,000	\$176	\$263	\$154	\$154	\$307	\$146	\$154	\$146
\$12,000	\$183	\$275	\$160	\$160	\$321	\$153	\$160	\$153
\$13,000	\$191	\$287	\$167	\$167	\$335	\$159	\$167	\$159
\$14,000	\$199	\$299	\$174	\$174	\$348	\$166	\$174	\$166
\$15,000	\$207	\$310	\$181	\$181	\$362	\$172	\$181	\$172
\$16,000	\$214	\$321	\$187	\$187	\$375	\$178	\$187	\$178
\$17,000	\$222	\$333	\$194	\$194	\$388	\$185	\$194	\$185
\$18,000	\$229	\$344	\$201	\$201	\$401	\$191	\$201	\$191
\$19,000	\$237	\$356	\$207	\$207	\$415	\$198	\$207	\$198
\$20,000	\$245	\$367	\$214	\$214	\$429	\$204	\$214	\$204
\$25,000	\$285	\$427	\$249	\$249	\$498	\$237	\$249	\$237
\$30,000	\$321	\$482	\$281	\$281	\$562	\$268	\$281	\$268
each add'l 5,000	\$36	\$55	\$32	\$32	\$64	\$31	\$32	\$31

**Base Rates -
Sail/Sailboard**

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$120	\$76	\$76	\$153	\$73	\$76	\$73
\$2,000	\$101	\$139	\$88	\$88	\$177	\$84	\$88	\$84
\$3,000	\$112	\$154	\$98	\$98	\$196	\$93	\$98	\$93
\$4,000	\$121	\$167	\$106	\$106	\$213	\$101	\$106	\$101
\$5,000	\$129	\$178	\$113	\$113	\$226	\$108	\$113	\$108
\$6,000	\$137	\$188	\$120	\$120	\$240	\$114	\$120	\$114
\$7,000	\$145	\$199	\$127	\$127	\$254	\$121	\$127	\$121
\$8,000	\$153	\$210	\$134	\$134	\$267	\$127	\$134	\$127
\$9,000	\$160	\$220	\$140	\$140	\$281	\$134	\$140	\$134
\$10,000	\$168	\$231	\$147	\$147	\$294	\$140	\$147	\$140

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$11,000	\$176	\$242	\$154	\$154	\$307	\$146	\$154	\$146
\$12,000	\$183	\$252	\$160	\$160	\$321	\$153	\$160	\$153
\$13,000	\$191	\$263	\$167	\$167	\$335	\$159	\$167	\$159
\$14,000	\$199	\$274	\$174	\$174	\$348	\$166	\$174	\$166
\$15,000	\$207	\$284	\$181	\$181	\$362	\$172	\$181	\$172
\$16,000	\$214	\$294	\$187	\$187	\$375	\$178	\$187	\$178
\$17,000	\$222	\$305	\$194	\$194	\$388	\$185	\$194	\$185
\$18,000	\$229	\$315	\$201	\$201	\$401	\$191	\$201	\$191
\$19,000	\$237	\$326	\$207	\$207	\$415	\$198	\$207	\$198
\$20,000	\$245	\$337	\$214	\$214	\$429	\$204	\$214	\$204
\$25,000	\$285	\$391	\$249	\$249	\$498	\$237	\$249	\$237
\$30,000	\$321	\$441	\$281	\$281	\$562	\$268	\$281	\$268
each add'l 5,000	\$36	\$50	\$32	\$32	\$64	\$31	\$32	\$31

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Boat Class Factors

Boat Class Symbol	Inboard/ Cabin	Inboard/ Open	Inboard/ Runabout	Inboard/ Sail	Inboard/ Outboard/ Cabin	Inboard/ Outboard/ Open	Inboard/ Outboard/ Runabout	Inboard/ Outboard/ Runabout
A	1.000	1.000	1.000	0.800	1.000	1.000	1.000	1.000
B	1.000	1.000	1.000	0.900	1.010	1.010	1.010	1.010
C	1.000	1.000	1.000	1.000	1.030	1.030	1.030	1.030
D	1.000	1.000	1.000	1.000	1.030	1.030	1.030	1.030
E	1.060	1.060	1.060	1.000	1.160	1.160	1.160	1.160
F	1.600	1.600	1.600	1.000	1.290	1.290	1.290	1.290
G	1.210	1.210	1.210	1.000	1.440	1.440	1.440	1.440
H	1.210	1.210	1.210	1.000	1.440	1.440	1.440	1.440
I	1.210	1.210	1.210	1.000	1.440	1.440	1.440	1.440

Boat Class Symbol	Jet Drive/ Jetski	Jet Drive/ Open	Jet Drive/ Cabin	Jet Drive/ Runabout	None/ Cabin	None/ Open	None/ Sail
A	1.000	1.000	1.000	1.000	0.460	0.460	0.460
B	1.000	1.000	1.000	1.000	0.540	0.540	0.540
C	1.000	1.000	1.000	1.000	1.000	1.000	1.000
D	1.000	1.000	1.000	1.000	1.000	1.000	1.000
E	1.080	1.080	1.080	1.080	1.000	1.000	1.000
F	1.080	1.080	1.080	1.080	1.000	1.000	1.000
G	1.250	1.250	1.250	1.250	1.000	1.000	1.000
H	1.500	1.500	1.500	1.500	1.000	1.000	1.000
I	1.500	1.500	1.500	1.500	1.000	1.000	1.000

Boat Class Symbol	Outboard/ Cabin	Outboard/ Open	Outboard/ Pontoon	Outboard/ Runabout	Outboard/ Sail	Sail/ Cabin	Sail/ Sail	Sail/ Open	Sail/ Sailboard
A	1.000	1.000	1.000	1.000	0.800	0.460	0.460	0.460	0.460
B	1.000	1.000	1.000	1.000	0.900	0.540	0.540	0.540	0.540
C	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
D	1.160	1.160	1.160	1.160	1.000	1.000	1.000	1.000	1.000
E	1.530	1.530	1.530	1.530	1.000	1.000	1.000	1.000	1.000
F	1.650	1.650	1.650	1.650	1.000	1.000	1.000	1.000	1.000
G	2.110	2.110	2.110	2.110	1.000	1.000	1.000	1.000	1.000
H	2.110	2.110	2.110	2.110	1.000	1.000	1.000	1.000	1.000
I	2.110	2.110	2.110	2.110	1.000	1.000	1.000	1.000	1.000

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Boating Safety Course Discount

Course	Factor
U.S. Coast Guard Auxiliary Safety Course	0.90
U.S. Power Squadron Safety Course	0.90

Deductible Factors

Deductible	Factor
\$500	1.000
\$1,000	0.883
\$2,500	0.667
\$5,000	0.611
\$10,000	0.556

Diesel Motor Discount

Diesel Motor	Factor
Y	0.95
N	1.00

Towing / Emergency Services

Limit (Per Occurrence / Per Year)	Charge
500/1000	\$0.00
750/1500	\$25.00
1000/2000	\$40.00

Hull Construction

Construction	Factor
Aluminum	1.00
Fiberglass	1.00
Steel	1.00
Wood	1.05
Composite	1.00

Personal Effects

Limit	Charge
\$1,000	\$0.00
\$2,500	\$45.00
\$5,000	\$120.00
\$7,500	\$195.00

Youthful Operator

Youth	Factor
Y	1.05
N	1.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Trailers

Trailers Limit Amount	Deductible*		
	\$500	\$1,000	\$2,500
\$100	2.00	2.00	1.00
200	3.00	3.00	2.00
400	6.00	5.00	4.00
600	9.00	7.00	6.00
800	12.00	10.00	8.00
1,000	14.00	12.00	10.00
1,200	17.00	14.00	11.00
1,400	20.00	17.00	13.00
1,600	23.00	19.00	15.00
1,800	25.00	21.00	17.00
2,000	28.00	23.00	19.00
2,200	31.00	26.00	21.00
2,400	34.00	28.00	22.00
2,600	36.00	30.00	24.00
2,800	39.00	33.00	26.00
3,000	42.00	35.00	28.00
Each Add'l \$100	1.00	1.00	1.00

* The deductible refers to the deductible chosen for Section I coverage.

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Personal Home Rate Supplement**

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Personal Home Rate Supplement**

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**Crestbrook Insurance Company
Personal Home Rate Supplement**

General

Minimum Basic Policy Premium

PERSONAL HOME	\$ 1.00 per 1,000 Coverage A
PERSONAL CONDO	\$150.00
PERSONAL TENANT	\$150.00

Insufficient Funds

Fee \$25.00

Late Payment Fee

Fee \$10.00

Reinstatement Fee

Fee \$10.00

Payment Plans

EFT Fee: \$0.00
Non-EFT Fee: \$7.00

Crestbrook Insurance Company
Personal Home Rate Supplement

Additional Rating Components

Base Rates

	Base Rate
PERSONAL HOME	1,393.69 902.51
PERSONAL CONDO	142.83
PERSONAL TENANT	164.00

Construction Factors

Classic Home Credit

PERSONAL HOME POLICIES ONLY

<u>Classic Home</u>	<u>Discount</u>
Yes	20%
No	0%

Green Certified Dwelling Discount

PERSONAL HOME and PERSONAL CONDO POLICIES ONLY

<u>Green Certified</u>	<u>Discount</u>
Yes	5%
No	0%

Home Renovation Discount

PERSONAL HOME POLICIES ONLY

Age of Home Component	Discount
0	0.10
1	0.10
2	0.09
3	0.08
4	0.07
5	0.06
6	0.05
7	0.04
8	0.03
9	0.02
10	0.01
11+	0.00

Protection Class Matrix

Construction Type
Protection Class

PERSONAL HOME

Prot Class	Frame	Masonry	Masonry Veneer	Fire Resistive	Log
1	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

4	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00
9	1.00	1.00	1.00	1.00	1.00
10	1.00	1.00	1.00	1.00	1.00
8B	1.00	1.00	1.00	1.00	1.00

PERSONAL TENANT and PERSONAL CONDO

Prot Class	Frame	Masonry	Masonry Veneer	Fire Resistive	Log
1	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00
9	1.00	1.00	1.00	1.00	1.00
10	1.00	1.00	1.00	1.00	1.00
8B	1.00	1.00	1.00	1.00	1.00

* Rate classes 1X-8X and 1Y-8Y as PC 9. Rate class 10W as PC10.

Construction Type

PERSONAL HOME

Construction Type	Factor
Frame	1.00
Masonry	0.95
Masonry Veneer	1.00
Fire Resistive	0.85
Log	1.50

PERSONAL TENANT and PERSONAL CONDO

Construction Type	Factor
Frame	1.00
Masonry	0.90
Masonry Veneer	1.00
Fire Resistive	0.80
Log	1.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Miles to Fire Department Group

PERSONAL HOME, TENANT, and PERSONAL CONDO

Miles to FD Group	Factor
1	1.00
2	1.00
3	1.00
4	1.00
5	1.00
6	1.00
7	1.00
8	1.30
9	1.30

Year of Construction

Age of Home	Personal Home	Personal Condo
0	0.880	1.000
1	0.880	1.000
2	0.880	1.000
3	0.880	1.000
4	0.880	1.000
5	0.880	1.000
6	0.900	1.000
7	0.920	1.000
8	0.940	1.000
9	0.960	1.000
10	0.980	1.000
11	1.000	1.000
12	1.000	1.000
13	1.000	1.000
14	1.000	1.000
15+	1.000	1.000

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Increased Hazards / Hazard Mitigation

Gated Community Discount

	Discount
Gated / Guarded Community	5%
Gated / Guarded Property	5%
Gated / Guarded Roving Patrol	15%

Protective Devices Discount

Protective Device	Credit
Local Burglar Alarm	0%
Central Burglar Alarm	5%
Direct Burglar Alarm	5%
Local Fire Alarm	0%
Central Fire Alarm	5%
Direct Fire Alarm	5%
Partial Sprinkler:	0%
Full Sprinkler	10%

Expanded Protective Devices Discount

Protective Device	Discount
Automatic Water Shut-off System	10%
Sprinkler System Flow Alarm	2%
Whole House Backup Generator	2%
Water Leakage Detection System	5%
Seismic Gas Shut-off Valve	5%
Gas Leakage Detection System	2%
Extended Perimeter Protection	5%
Monitored Water Flow Alarm	5%
Temperature Monitoring System	2%
Alarm Signal Continuity System	2%
Fulltime Resident Caretaker	2%

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Insured Factors

Claim-free Credit

PERSONAL HOME	10.0%
PERSONAL TENANT	10.0%
PERSONAL CONDO	10.0%

Financial Stability

Financial Responsibility Class	Personal Home	Personal Tenant	Personal Condo
01	0.79	0.79	0.79
02	0.79	0.79	0.79
03	0.80	0.80	0.80
04	0.80	0.80	0.80
05	0.81	0.81	0.81
06	0.83	0.83	0.83
07	0.85	0.85	0.85
08	0.87	0.87	0.87
09	0.92	0.92	0.92
10	0.96	0.96	0.96
11	1.01	1.01	1.01
12	1.05	1.05	1.05
13	1.08	1.08	1.08
14	1.19	1.19	1.19
15	1.33	1.33	1.33
16	1.44	1.44	1.44
17	1.60	1.60	1.60
18	1.67	1.67	1.67
19	1.78	1.78	1.78
20	2.27	2.27	2.27
No Score	1.01	1.01	1.01
No Hit	1.01	1.01	1.01

Multiple-policy Discount

Additional Products	PERSONAL HOME	PERSONAL TENANT	PERSONAL CONDO
Personal Auto	10%	10%	10%
Personal Excess	5%	5%	5%

Multiple-policy Discount – Collections

Fine Art	Jewelry & Other	Total Collection	Discount
<\$50,000	<\$25,000	NA	0%
\$50,000-\$250,000	\$25,000-\$50,000	\$100,000-\$250,000	5%
\$250,000-\$500,000	\$50,000-\$100,000	\$250,000-\$500,000	7%
>\$500,000	>\$100,000	>\$500,000	10%

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Merit Rating

PERSONAL HOME, PERSONAL TENANT, PERSONAL CONDO

Years Insured by Crestbrook	Total Number of Merit Points												
	0	1	2	3	4	5	6	7	8	9	10	11	12+
All	1.00	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.55	1.60

Crestbrook Insurance Company
Personal Home Rate Supplement

Policy Factors

Deductibles

PERSONAL HOME

All Peril Deductible	Factor
1,000	1.000
1,500	0.963
2,000	0.937
2,500	0.917
5,000	0.789
7,500	0.683
10,000	0.642
25,000	0.550
50,000	0.505

PERSONAL CONDO and PERSONAL TENANT

All Peril Deductible	Factor
1,000	1.000
1,500	0.963
2,000	0.937
2,500	0.917
5,000	0.789
7,500	0.683
10,000	0.642
25,000	0.550
50,000	0.505

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Dwelling Rating Limit

PERSONAL HOME

Rating Limit	Factor
50,000	0.086
100,000	0.187
200,000	0.390
300,000	0.594
400,000	0.797
500,000	1.000
600,000	1.203
700,000	1.406
800,000	1.610
900,000	1.813
1,000,000	2.016
1,500,000	3.032
2,000,000	4.048
2,500,000	5.064
3,000,000	6.080
3,500,000	7.097
4,000,000	8.113
4,500,000	9.129
5,000,000	10.145
Add'l \$100,000	0.203

PERSONAL CONDO

Rating Limit	Factor
\$50,000	1.000
100,000	1.982
Add'l \$5,000	0.098

PERSONAL TENANT

Rating Limit	Factor
\$50,000	1.000
100,000	1.982
Add'l \$5,000	0.098

Crestbrook Insurance Company
Personal Home Rate Supplement

Section I - Property

**Assisted Living
Endorsement P8017**

<u>Coverage C Limit</u>	<u>Premium</u>
\$10,000	\$77.00
Each Add'l \$1,000	\$7.00

Biological Deterioration or Damage Clean Up

<u>Limit</u>	<u>Premium</u>
\$10,000	Included
\$25,000	\$30.00
\$50,000	\$80.00
\$100,000	\$180.00

**Blanket Valuable Articles
Endorsement P8012**

All classes are subject to maximum per item limits – see rules section of the manual for details.

Rates

Apply the premium for total amount of blanket coverage for each class of article.

Class	Coverage Limit Premium		
	\$25,000	\$50,000	\$100,000
Coin Collections	\$400.00	\$800.00	\$1,600.00
Fine Arts	\$60.50	\$121.00	\$242.00
Fine Arts - Excluding Earthquake	\$30.25	\$60.50	\$121.00
Jewelry	\$412.50	\$825.00	\$1,650.00
Silverware	\$112.50	\$225.00	\$450.00
Stamp Collections	\$125.00	\$250.00	\$500.00
Wine	\$150.00	\$300.00	\$600.00
Wine - Excluding Earthquake	\$75.00	\$150.00	\$300.00

Protective Device Credits

Apply the appropriate credit for protective devices for each class of article.

Device	Jewelry	Fine Arts	Silverware
Central Station Burglar Alarms	7%	7%	7%
Central Station Fire Alarms	0%	7%	7%
Full Sprinkler System	0%	2%	0%

**Building Additions and Alterations
Endorsement P1404**

PERSONAL TENANT POLICIES ONLY
Increased Limits - \$2.90 per \$1000

Crestbrook Insurance Company
Personal Home Rate Supplement

**Business Property – Increased Limits
Endorsement P8028**

Limit		
<u>On-premises</u>	<u>Off-premises</u>	<u>Premium</u>
\$25,000	\$10,000	Included
\$50,000	\$25,000	\$200.00

Coverage A - Unit Owners Building Items

PERSONAL CONDO POLICIES ONLY

Increased Limits - \$3.50 per \$1000

Credit Card, Electronic Fund Transfer Card or Access Card, Forgery and Counterfeit Money

<u>Limit of Liability</u>	<u>Premium</u>
\$10,000	Included
\$25,000	\$12.00
\$50,000	\$24.00

**Crestbrook Protection
Endorsement P8042 – Personal Home
Endorsement P8051 – Personal Condo**

PERSONAL HOME	10%
PERSONAL CONDO	10%

Earthquake Coverage

PERSONAL HOME

Deductible %	Rate per \$1,000	
	Coverage A - Dwelling	
	Frame/Veneer	Masonry
5	0.40	0.60
10	0.37	0.57
15	0.31	0.53
20	0.27	0.50
25	0.22	0.47

PERSONAL CONDO

Deductible %	Rate per \$1,000		Rate per \$1,000	
	Coverage A - Dwelling		Coverage C - Contents	
	Frame/Veneer	Masonry	Frame/Veneer	Masonry
5	0.37	0.39	0.37	0.39
10	0.34	0.37	0.34	0.37
15	0.29	0.34	0.29	0.34
20	0.25	0.33	0.25	0.33
25	0.20	0.31	0.20	0.31

**Crestbrook Insurance Company
Personal Home Rate Supplement**

PERSONAL TENANT

Deductible %	Rate per \$1,000	
	Coverage C - Contents	
	Frame/Veneer	Masonry
5	0.37	0.39
10	0.34	0.37
15	0.29	0.34
20	0.25	0.33
25	0.20	0.31

**Equipment Breakdown
Endorsement P8041**

PERSONAL HOME and PERSONAL CONDO POLICIES ONLY

Coverage limit - \$100,000, subject to \$500 deductible per occurrence: \$29.00 premium

Fire Department Service Charge

<u>Limit of Liability</u>	<u>Premium</u>
\$1,000	Included
\$2,000	\$13.00
\$3,000	\$15.00

**Flood
Endorsement P8046**

Deductible	Coverage A / Coverage C Limit		
	\$250,000/\$100,000	\$500,000/\$200,000	\$1,000,000/\$300,000
\$1,000	\$414.00	\$537.00	\$962.00
\$2,500	\$324.00	\$452.00	\$845.00
\$5,000	\$224.00	\$349.00	\$692.00
\$10,000	\$128.00	\$230.00	\$501.00
\$25,000	\$73.00	\$151.00	\$364.00

**Green Rebuilding Enhancement Endorsement
Endorsement P8016**

	<u>Coverage Limit</u>	<u>Rate (per \$1,000)</u>	<u>Minimum Premium</u>
PERSONAL HOME	Coverage A	\$0.07	\$25.00
PERSONAL TENANT	Coverage C	\$0.07	\$25.00
PERSONAL CONDO	Coverage C	\$0.07	\$25.00

**Identity Theft or Identity Fraud Expense
Endorsement P8010**

<u>Limit of Liability</u>	<u>Premium</u>
\$25,000	Included
\$50,000	\$80.00
\$100,000	\$125.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

**Insured Student – Extended Coverage C – Personal Property
Endorsement P8007**

Coverage C – Personal Property See Section II for premium charge.

Loss Assessment Coverage

Residence Premises – Increased Limit

Increased Sec I and II limit to \$100,000	PERSONAL HOME	\$50.00
	PERSONAL CONDO	\$50.00
	PERSONAL TENANT	\$50.00

Loss Assessment - Earthquake or Volcanic Eruption

PERSONAL HOME, PERSONAL CONDO, PERSONAL TENANT

Charge \$10 per \$1000 of coverage up to \$100,000

Other Structures

Residence Premises –

Increased Limit, Endorsement P8015	\$2.00 per \$1000
Decreased Limit	\$0.25 per \$1000

**Other Structures – Rented to Others, Residence Premises
Endorsement P8008**

\$2.00 per \$1000 plus Section II charge.

**Specific Structures Away From the Residence Premises
Endorsement P8021**

\$3.20 per \$1000

**Other Structures Used in Business – Residence Premises
Endorsement P8035**

\$5.00 per \$1000 plus Section II charge

Personal Property – Coverage C

PERSONAL HOME POLICIES ONLY

Increased Limit

For limits over 70% of Coverage A, charge \$3.00 per \$1,000.

Decreased Limit

\$0.25 credit per \$1,000 of coverage

Increased Limit – Other Residences

Endorsement P8037 \$7.00 per \$1,000 per location

**Sinkhole Collapse Coverage
Endorsement P8022**

PERSONAL HOME POLICIES ONLY

\$0.40 per \$1,000 of Coverage A limit

Crestbrook Insurance Company
Personal Home Rate Supplement

Unit-Owners Rental To Others
Endorsement P8009

PERSONAL CONDO POLICIES ONLY

Factor
1.25

Usage
Endorsement P8043

PERSONAL HOME POLICIES ONLY

	Factor
Course of Construction	1.40
Primary Owner Occupied	1.00
Secondary	<u>1.20</u>
Tenant Occupied	1.25
Under Renovation	1.35
Vacant	1.30

PERSONAL CONDO POLICIES ONLY

	Factor
Primary	<u>1.00</u>
Secondary	<u>1.20</u>

*1.00 Factor for Peril C

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Crestbrook Insurance Company
Personal Home Rate Supplement

Section II – Liability

Residence Exposure

Exposure		Cov. F	Coverage E Limit		
		Limit	<u>\$300,000</u>	<u>\$500,000</u>	<u>\$1,000,000</u>
(1) Residence Premises (Factor)	PERSONAL HOME	\$10,000	Included	\$35.00	\$85.00
		\$25,000 #	Included	\$35.00	\$85.00
		\$50,000 #	\$39.00	\$39.00	\$94.00
		\$100,000 #	\$40.00	\$40.00	\$98.00
	PERSONAL TENANT	\$10,000	Included	\$35.00	\$85.00
		\$25,000 #	Included	\$35.00	\$85.00
		\$50,000 #	\$39.00	\$39.00	\$94.00
		\$100,000 #	\$40.00	\$40.00	\$98.00
	PERSONAL CONDO	\$10,000	Included	\$35.00	\$85.00
		\$25,000 #	Included	\$35.00	\$85.00
		\$50,000 #	\$39.00	\$39.00	\$94.00
		\$100,000 #	\$40.00	\$40.00	\$98.00
(2) Additional Residence or Insured Location Occupied By Named Insured *			23.00	25.00	29.00
(3) Additional Residences Rented to Others *	1 Family		44.00	49.00	66.00
	2 Family		71.00	80.00	97.00
	3 Family		142.00	159.00	175.00
	4 Family		146.00	163.00	183.00

* Charges are made on a per location basis.

Available with Crestbrook Protection only.

**Assisted Living
Endorsement P8017**

<u>Coverage E Limit</u>	<u>Premium</u>
100,000	\$77.00
200,000	\$80.00
300,000	\$81.00
400,000	\$82.00
500,000	\$83.00

**Incidental Business – Increased Limit – Residence Premises
Endorsement P8027**

Premium for Receipts less than...	Coverage E Limit		
	<u>\$300,000</u>	<u>\$500,000</u>	<u>\$1,000,000</u>
\$25,000	\$5.00	\$11.00	\$26.00
\$50,000	\$13.00	\$20.00	\$38.00

Crestbrook Insurance Company
Personal Home Rate Supplement

Incidental Farming – Other Locations
Endorsement P8039

<u>Coverage E Limit</u>	<u>Premium per location</u>
\$300,000	\$56.00
\$500,000	\$81.00
\$1,000,000	\$137.00

Insured Student – Extended Liability Coverage
Endorsement P8007

<u>Coverage E Limit</u>	<u>Premium per Student *</u>
\$300,000	\$101.00
\$500,000	\$114.00
\$1,000,000	\$124.00

*Includes premium charge for Contents Coverage.

Motorized Ground Maintenance Vehicle Liability
Endorsement P8033

<u>Coverage E Limit</u>	<u>Premium</u>
\$300,000	\$20.00
\$500,000	\$36.00
\$1,000,000	\$48.00

Other Structures

	<u>Coverage E Limit</u>		
	<u>\$300,000</u>	<u>\$500,000</u>	<u>\$1,000,000</u>
Other Structures Rented to Others (Residence) * Endorsement P8043	\$56.00	\$70.00	\$80.00
Other Structures Used in Business * Endorsement P8035	\$40.00	\$48.00	\$54.00

* Charges are made on a per structure basis.

Personal Injury Exclusion
Endorsement P8044

Premium Credit..... \$5

Section II Exclusion
Premium Credit..... \$20

Unit-Owners Rental To Others
Endorsement P8009

PERSONAL CONDO POLICIES ONLY.

Factor
1.25

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Watercraft

Boat Class Symbol Table

Boat Length Range (in Feet)	Horsepower Range																	
	0 - 10	11- 15	16- 25	26- 40	41- 60	61- 65	66- 80	81- 85	86- 120	121- 150	151- 200	210- 250	251- 300	301- 400	401- 500	501- 600	601- 700	>700
0'- 9'	B	B	D	F	I	I	I	I	I	I	I	I	I	I	I	I	I	I
10'-11'	A	A	D	F	G	I	I	I	I	I	I	I	I	I	I	I	I	I
12'-13'	A	A	B	D	F	F	F	G	G	I	I	I	I	I	I	I	I	I
14'-14'	A	A	A	B	C	C	D	G	G	G	H	H	H	I	I	I	I	I
15'-15'	A	A	A	B	C	C	D	D	D	G	H	H	H	I	I	I	I	I
16'-16'	B	B	B	B	B	B	B	D	F	F	F	H	H	I	I	I	I	I
17'-17'	B	B	B	B	B	B	B	D	D	F	F	H	H	I	I	I	I	I
18'-19'	C	C	C	C	C	C	C	D	D	F	F	G	G	G	H	H	H	I
20'-21'	C	C	C	C	C	C	C	D	D	E	E	F	F	G	H	H	H	I
22'-25'	C	C	C	C	C	C	C	D	D	E	E	F	F	F	F	G	H	H
26'-30'	C	C	C	C	C	C	C	D	D	E	E	F	F	F	F	F	G	H
31'-35'	C	C	C	C	C	C	C	D	D	E	E	F	F	F	F	F	F	G
36'-40'	C	C	C	C	C	C	C	D	D	E	E	F	F	F	F	F	F	G
41'-45'	E	E	E	E	E	E	E	E	E	F	F	G	G	G	G	G	G	G
46'-50'	E	E	E	E	E	E	E	E	E	F	F	G	G	G	G	G	G	G
≥ 51	F	F	F	F	F	F	F	F	F	F	F	G	G	G	G	G	G	G

1. For boats without motors, such as some sailing vessels, use the '0-10' horsepower category.
2. If two or more motors are used interchangeably with the boat, use the horsepower of the largest motor.
3. For boats normally powered by more than one motor, the horsepower to be used in the above table is 75% of the sum of their individual horsepower.

Territories

Territory Code	Territory Description
1	Atlantic Coast North*
2	Atlantic Coast South*
3	Chesapeake Bay*
4	Great Lakes*
5	Gulf Coast*
6	Inland Water (excluding Great Lakes)
7	Pacific Coast*
8	Pacific Inter-coastal Waters

* Great lakes and coastal waterways include any bays and gulfs (unless otherwise specified), sounds, inlets, and salt water portions of coastal tributaries that feed into that waterway.

Crestbrook Insurance Company
Personal Home Rate Supplement

**Liability Coverage
Base Rates**

	Coverage E		
Territory 1	300,000	500,000	1,000,000
Inboard/Cabin	77.00	94.00	123.00
Inboard/Open	107.00	128.00	174.00
Inboard/Runabout	107.00	128.00	174.00
Inboard/Sail	74.00	87.00	117.00
Inboard/Outboard/Cabin	70.00	87.00	119.00
Inboard/Outboard/Open	95.00	116.00	152.00
Inboard/Outboard/Pontoon	72.00	82.00	99.00
Inboard/Outboard/Runabout	95.00	116.00	152.00
Jet Drive/Jetski	178.00	213.00	271.00
Jet Drive/Open	178.00	213.00	271.00
Jet Drive/Cabin	130.00	159.00	223.00
Jet Drive/Runabout	178.00	213.00	271.00
None/Cabin	76.00	89.00	121.00
None/Open	76.00	89.00	121.00
None/Sail	76.00	89.00	121.00
Outboard/Cabin	61.00	76.00	111.00
Outboard/Open	76.00	94.00	129.00
Outboard/Pontoon	59.00	68.00	90.00
Outboard/Runabout	76.00	94.00	129.00
Outboard/Sail	75.00	88.00	119.00
Sail/Cabin	75.00	88.00	119.00
Sail/Sail	76.00	89.00	120.00
Sail/Open	75.00	88.00	119.00
Sail/Sailboard	75.00	88.00	119.00

	Coverage E		
Territory 2	300,000	500,000	1,000,000
Inboard/Cabin	137.00	165.00	232.00
Inboard/Open	183.00	217.00	294.00
Inboard/Runabout	183.00	217.00	294.00
Inboard/Sail	139.00	169.00	239.00
Inboard/Outboard/Cabin	116.00	136.00	181.00
Inboard/Outboard/Open	152.00	176.00	232.00
Inboard/Outboard/Pontoon	117.00	129.00	155.00
Inboard/Outboard/Runabout	152.00	176.00	232.00
Jet Drive/Jetski	301.00	353.00	473.00
Jet Drive/Open	301.00	353.00	473.00
Jet Drive/Cabin	219.00	263.00	364.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

	Coverage E		
Territory 2	300,000	500,000	1,000,000
Jet Drive/Runabout	301.00	353.00	473.00
None/Cabin	139.00	169.00	239.00
None/Open	139.00	169.00	239.00
None/Sail	139.00	169.00	239.00
Outboard/Cabin	90.00	114.00	165.00
Outboard/Open	122.00	150.00	214.00
Outboard/Pontoon	92.00	107.00	142.00
Outboard/Runabout	122.00	150.00	214.00
Outboard/Sail	139.00	169.00	239.00
Sail/Cabin	139.00	169.00	239.00
Sail/Sail	139.00	169.00	239.00
Sail/Open	139.00	169.00	239.00
Sail/Sailboard	176.00	206.00	276.00

	Coverage E		
Territory 3	300,000	500,000	1,000,000
Inboard/Cabin	84.00	103.00	148.00
Inboard/Open	119.00	141.00	192.00
Inboard/Runabout	119.00	141.00	192.00
Inboard/Sail	90.00	109.00	122.00
Inboard/Outboard/Cabin	73.00	86.00	116.00
Inboard/Outboard/Open	100.00	116.00	153.00
Inboard/Outboard/Pontoon	78.00	86.00	104.00
Inboard/Outboard/Runabout	100.00	116.00	153.00
Jet Drive/Jetski	195.00	229.00	311.00
Jet Drive/Open	195.00	229.00	311.00
Jet Drive/Cabin	139.00	168.00	231.00
Jet Drive/Runabout	195.00	229.00	311.00
None/Cabin	91.00	110.00	155.00
None/Open	91.00	110.00	155.00
None/Sail	91.00	110.00	155.00
Outboard/Cabin	56.00	72.00	110.00
Outboard/Open	83.00	102.00	147.00
Outboard/Pontoon	56.00	65.00	86.00
Outboard/Runabout	83.00	102.00	147.00
Outboard/Sail	91.00	110.00	155.00
Sail/Cabin	91.00	110.00	155.00
Sail/Sail	91.00	110.00	155.00
Sail/Open	91.00	110.00	155.00
Sail/Sailboard	110.00	129.00	174.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

	Coverage E		
Territory 4	300,000	500,000	1,000,000
Inboard/Cabin	83.00	100.00	140.00
Inboard/Open	113.00	133.00	182.00
Inboard/Runabout	113.00	133.00	182.00
Inboard/Sail	85.00	103.00	144.00
Inboard/Outboard/Cabin	71.00	83.00	112.00
Inboard/Outboard/Open	97.00	111.00	133.00
Inboard/Outboard/Pontoon	70.00	78.00	94.00
Inboard/Outboard/Runabout	97.00	111.00	133.00
Jet Drive/Jetski	187.00	219.00	297.00
Jet Drive/Open	187.00	219.00	297.00
Jet Drive/Cabin	133.00	160.00	223.00
Jet Drive/Runabout	187.00	219.00	297.00
None/Cabin	85.00	103.00	146.00
None/Open	85.00	103.00	146.00
None/Sail	85.00	103.00	146.00
Outboard/Cabin	56.00	70.00	101.00
Outboard/Open	75.00	93.00	135.00
Outboard/Pontoon	54.00	62.00	81.00
Outboard/Runabout	75.00	93.00	135.00
Outboard/Sail	85.00	103.00	146.00
Sail/Cabin	85.00	103.00	146.00
Sail/Sail	85.00	103.00	146.00
Sail/Open	85.00	103.00	146.00
Sail/Sailboard	105.00	123.00	166.00

	Coverage E		
Territory 5	300,000	500,000	1,000,000
Inboard/Cabin	160.00	194.00	271.00
Inboard/Open	219.00	260.00	353.00
Inboard/Runabout	219.00	260.00	353.00
Inboard/Sail	161.00	197.00	281.00
Inboard/Outboard/Cabin	134.00	158.00	212.00
Inboard/Outboard/Open	180.00	208.00	271.00
Inboard/Outboard/Pontoon	142.00	156.00	187.00
Inboard/Outboard/Runabout	180.00	208.00	271.00
Jet Drive/Jetski	355.00	418.00	563.00
Jet Drive/Open	355.00	418.00	563.00
Jet Drive/Cabin	257.00	309.00	429.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

	Coverage E		
Territory 5	300,000	500,000	1,000,000
Jet Drive/Runabout	355.00	418.00	563.00
None/Cabin	161.00	197.00	281.00
None/Open	161.00	197.00	281.00
None/Sail	161.00	197.00	281.00
Outboard/Cabin	104.00	132.00	196.00
Outboard/Open	136.00	169.00	241.00
Outboard/Pontoon	107.00	124.00	162.00
Outboard/Runabout	136.00	169.00	241.00
Outboard/Sail	161.00	197.00	281.00
Sail/Cabin	161.00	197.00	281.00
Sail/Sail	161.00	197.00	281.00
Sail/Open	161.00	197.00	281.00
Sail/Sailboard	205.00	241.00	325.00

	Coverage E		
Territory 6	300,000	500,000	1,000,000
Inboard/Cabin	69.00	84.00	117.00
Inboard/Open	95.00	113.00	154.00
Inboard/Runabout	95.00	113.00	154.00
Inboard/Sail	72.00	87.00	120.00
Inboard/Outboard/Cabin	61.00	72.00	97.00
Inboard/Outboard/Open	80.00	92.00	117.00
Inboard/Outboard/Pontoon	63.00	69.00	82.00
Inboard/Outboard/Runabout	80.00	92.00	117.00
Jet Drive/Jetski	155.00	182.00	243.00
Jet Drive/Open	155.00	182.00	243.00
Jet Drive/Cabin	111.00	133.00	183.00
Jet Drive/Runabout	155.00	182.00	243.00
None/Cabin	71.00	86.00	119.00
None/Open	71.00	86.00	119.00
None/Sail	71.00	86.00	119.00
Outboard/Cabin	47.00	59.00	86.00
Outboard/Open	63.00	78.00	110.00
Outboard/Pontoon	48.00	55.00	71.00
Outboard/Runabout	63.00	78.00	110.00
Outboard/Sail	71.00	86.00	119.00
Sail/Cabin	71.00	86.00	119.00
Sail/Sail	71.00	86.00	119.00
Sail/Open	71.00	86.00	119.00
Sail/Sailboard	90.00	105.00	138.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

	Coverage E		
Territory 7	300,000	500,000	1,000,000
Inboard/Cabin	153.00	186.00	262.00
Inboard/Open	208.00	248.00	333.00
Inboard/Runabout	208.00	248.00	333.00
Inboard/Sail	146.00	172.00	230.00
Inboard/Outboard/Cabin	136.00	169.00	245.00
Inboard/Outboard/Open	179.00	219.00	312.00
Inboard/Outboard/Pontoon	142.00	163.00	208.00
Inboard/Outboard/Runabout	179.00	219.00	312.00
Jet Drive/Jetski	344.00	412.00	567.00
Jet Drive/Open	344.00	412.00	567.00
Jet Drive/Cabin	243.00	299.00	424.00
Jet Drive/Runabout	344.00	412.00	567.00
None/Cabin	146.00	172.00	230.00
None/Open	146.00	172.00	230.00
None/Sail	146.00	172.00	230.00
Outboard/Cabin	113.00	142.00	204.00
Outboard/Open	160.00	195.00	273.00
Outboard/Pontoon	113.00	131.00	170.00
Outboard/Runabout	160.00	195.00	273.00
Outboard/Sail	146.00	172.00	230.00
Sail/Cabin	146.00	172.00	230.00
Sail/Sail	146.00	172.00	230.00
Sail/Open	146.00	172.00	230.00
Sail/Sailboard	187.00	213.00	271.00

Crestbrook Insurance Company
Personal Home Rate Supplement

	Coverage E		
Territory 8	300,000	500,000	1,000,000
Inboard/Cabin	153.00	186.00	262.00
Inboard/Open	208.00	248.00	333.00
Inboard/Runabout	208.00	248.00	333.00
Inboard/Sail	146.00	172.00	230.00
Inboard/Outboard/Cabin	136.00	169.00	245.00
Inboard/Outboard/Open	179.00	219.00	312.00
Inboard/Outboard/Pontoon	142.00	163.00	208.00
Inboard/Outboard/Runabout	179.00	219.00	312.00
Jet Drive/Jetski	344.00	412.00	567.00
Jet Drive/Open	344.00	412.00	567.00
Jet Drive/Cabin	243.00	299.00	424.00
Jet Drive/Runabout	344.00	412.00	567.00
None/Cabin	146.00	172.00	230.00
None/Open	146.00	172.00	230.00
None/Sail	146.00	172.00	230.00
Outboard/Cabin	113.00	142.00	204.00
Outboard/Open	160.00	195.00	273.00
Outboard/Pontoon	113.00	131.00	170.00
Outboard/Runabout	160.00	195.00	273.00
Outboard/Sail	146.00	172.00	230.00
Sail/Cabin	146.00	172.00	230.00
Sail/Sail	146.00	172.00	230.00
Sail/Open	146.00	172.00	230.00
Sail/Sailboard	187.00	213.00	271.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Boat Class Factors

Boat Class Symbol	Inboard/ Cabin	Inboard/ Open	Inboard/ Runabout	Inboard/ Sail	Inboard/ Outboard/ Cabin	Inboard/ Outboard/ Open	Inboard/ Outboard/ Runabout	Inboard/ Outboard/ Pontoon
A	1.000	1.000	1.000	0.440	1.000	1.000	1.000	1.000
B	1.000	1.000	1.000	0.440	1.050	1.050	1.050	1.050
C	1.000	1.000	1.000	1.000	1.050	1.050	1.050	1.050
D	1.000	1.000	1.000	1.000	1.050	1.050	1.050	1.050
E	1.000	1.000	1.000	1.000	1.150	1.150	1.150	1.150
F	1.250	1.250	1.250	1.000	1.300	1.300	1.300	1.300
G	1.500	1.500	1.500	1.100	1.600	1.600	1.600	1.600
H	1.500	1.500	1.500	1.100	1.600	1.600	1.600	1.600
I	1.500	1.500	1.500	1.100	1.600	1.600	1.600	1.600

Boat Class Symbol	Jet Drive/ Jetski	Jet Drive/ Open	Jet Drive/ Cabin	Jet Drive/ Runabout	None/ Cabin	None/ Open	None/ Sail
A	1.000	1.000	1.000	1.000	0.440	0.440	0.440
B	1.000	1.000	1.000	1.000	0.440	0.440	0.440
C	1.000	1.000	1.000	1.000	1.000	1.000	1.000
D	1.000	1.000	1.000	1.000	1.000	1.000	1.000
E	1.000	1.000	1.000	1.000	1.000	1.000	1.000
F	1.230	1.230	1.230	1.230	1.000	1.000	1.000
G	1.500	1.500	1.500	1.500	1.100	1.100	1.100
H	1.750	1.750	1.750	1.750	1.100	1.100	1.100
I	2.000	2.000	2.000	2.000	1.100	1.100	1.100

Boat Class Symbol	Outboard/ Cabin	Outboard/ Open	Outboard/ Pontoon	Outboard/ Runabout	Outboard/ Sail	Sail/ Cabin	Sail/ Sail	Sail/ Open	Sail/ Sailboard
A	1.000	1.000	1.000	1.000	0.440	0.440	0.440	0.440	0.440
B	1.000	1.000	1.000	1.000	0.440	0.440	0.440	0.440	0.440
C	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
D	1.100	1.100	1.100	1.100	1.000	1.000	1.000	1.000	1.000
E	1.330	1.330	1.330	1.330	1.000	1.000	1.000	1.000	1.000
F	1.670	1.670	1.670	1.670	1.000	1.000	1.000	1.000	1.000
G	1.750	1.750	1.750	1.750	1.100	1.100	1.100	1.100	1.100
H	1.750	1.750	1.750	1.750	1.100	1.100	1.100	1.100	1.100
I	1.750	1.750	1.750	1.750	1.100	1.100	1.100	1.100	1.100

Boating Safety Course Discount

Course	Factor
U.S. Coast Guard Auxiliary Safety Course	0.80
U.S. Power Squadron Safety Course	0.80

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Youthful Operator

Youth	Factor
Y	1.05
N	1.00

**Physical Damage Coverage
Age of Boat Factors**

Age of Boat	Inboard /Cabin	Inboard /Open	Inboard/ Runabout	Inboard/ Sail	Inboard/ Outboard/ Cabin	Inboard/ Outboard/ Open	Inboard/ Outboard/ Runabout	Inboard/ Outboard/ Pontoon
1-3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050
5	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050
6	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050
7-8	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250
9-10	1.400	1.400	1.400	1.400	1.400	1.400	1.400	1.400
11-15	1.700	1.700	1.700	1.700	1.700	1.700	1.700	1.700
16+	1.700	1.700	1.700	1.700	1.700	1.700	1.700	1.700

Age of Boat	Jet Drive/ Jetski	Jet Drive/ Open	Jet Drive/ Cabin	Jet Drive/ Runabout	None/ Cabin	None/ Open	None/ Sail
1-3	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.050	1.050	1.050	1.050	1.050	1.050	1.050
5	1.050	1.050	1.050	1.050	1.050	1.050	1.050
6	1.050	1.050	1.050	1.050	1.050	1.050	1.050
7-8	1.250	1.250	1.250	1.250	1.250	1.250	1.250
9-10	1.400	1.400	1.400	1.400	1.400	1.400	1.400
11-15	1.700	1.700	1.700	1.700	1.700	1.700	1.700
16+	1.700	1.700	1.700	1.700	1.700	1.700	1.700

Age of Boat	Outboard/ Cabin	Outboard/ Open	Outboard/ Pontoon	Outboard/ Runabout	Outboard/ Sail	Sail/ Cabin	Sail/ Sail	Sail/ Open	Sail/ Sailboard
1-3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.050	1.050	1.050	1.050	1.050
5	1.000	1.000	1.000	1.000	1.050	1.050	1.050	1.050	1.050
6	1.000	1.000	1.000	1.000	1.050	1.050	1.050	1.050	1.050
7-8	1.000	1.000	1.000	1.000	1.250	1.250	1.250	1.250	1.250
9-10	1.000	1.000	1.000	1.000	1.400	1.400	1.400	1.400	1.400
11-15	1.000	1.000	1.000	1.000	1.700	1.700	1.700	1.700	1.700
16+	1.000	1.000	1.000	1.000	1.700	1.700	1.700	1.700	1.700

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Base Rates

Inboard/Cabin								
Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$75	\$112	\$66	\$66	\$147	\$62	\$66	\$62
\$2,000	\$87	\$130	\$76	\$76	\$169	\$72	\$76	\$72
\$3,000	\$96	\$144	\$84	\$84	\$188	\$80	\$84	\$80
\$4,000	\$104	\$156	\$91	\$91	\$204	\$87	\$91	\$87
\$5,000	\$111	\$166	\$97	\$97	\$217	\$92	\$97	\$92
\$6,000	\$117	\$176	\$103	\$103	\$230	\$98	\$103	\$98
\$7,000	\$124	\$186	\$109	\$109	\$243	\$103	\$109	\$103
\$8,000	\$131	\$196	\$115	\$115	\$256	\$109	\$115	\$109
\$9,000	\$137	\$206	\$120	\$120	\$269	\$115	\$120	\$115
\$10,000	\$144	\$216	\$126	\$126	\$282	\$120	\$126	\$120
\$11,000	\$151	\$226	\$132	\$132	\$295	\$125	\$132	\$125
\$12,000	\$157	\$236	\$138	\$138	\$308	\$131	\$138	\$131
\$13,000	\$164	\$246	\$143	\$143	\$321	\$137	\$143	\$137
\$14,000	\$171	\$256	\$149	\$149	\$334	\$142	\$149	\$142
\$15,000	\$177	\$266	\$155	\$155	\$347	\$148	\$155	\$148
\$16,000	\$184	\$275	\$161	\$161	\$359	\$153	\$161	\$153
\$17,000	\$190	\$285	\$166	\$166	\$372	\$158	\$166	\$158
\$18,000	\$197	\$295	\$172	\$172	\$385	\$164	\$172	\$164
\$19,000	\$203	\$305	\$178	\$178	\$398	\$169	\$178	\$169
\$20,000	\$210	\$315	\$184	\$184	\$411	\$175	\$184	\$175
\$25,000	\$244	\$366	\$214	\$214	\$478	\$203	\$214	\$203
\$30,000	\$275	\$413	\$241	\$241	\$539	\$229	\$241	\$229
\$35,000	\$308	\$461	\$269	\$269	\$602	\$256	\$269	\$256
\$40,000	\$341	\$511	\$298	\$298	\$668	\$284	\$298	\$284
\$45,000	\$375	\$563	\$329	\$329	\$735	\$313	\$329	\$313
\$50,000	\$413	\$619	\$361	\$361	\$808	\$344	\$361	\$344
\$55,000	\$445	\$668	\$390	\$390	\$872	\$371	\$390	\$371
\$60,000	\$478	\$717	\$419	\$419	\$937	\$399	\$419	\$399
\$65,000	\$512	\$768	\$448	\$448	\$1,003	\$427	\$448	\$427
\$70,000	\$546	\$819	\$478	\$478	\$1,069	\$455	\$478	\$455
\$75,000	\$581	\$871	\$508	\$508	\$1,137	\$484	\$508	\$484
\$80,000	\$616	\$924	\$539	\$539	\$1,207	\$513	\$539	\$513
\$85,000	\$652	\$978	\$570	\$570	\$1,277	\$543	\$570	\$543
\$90,000	\$688	\$1,033	\$602	\$602	\$1,348	\$574	\$602	\$574
\$95,000	\$725	\$1,088	\$635	\$635	\$1,421	\$604	\$635	\$604
\$100,000	\$762	\$1,143	\$667	\$667	\$1,492	\$635	\$667	\$635
each add'l 5,000	\$37	\$55	\$32	\$32	\$71	\$31	\$32	\$31

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Base Rates - Inboard/Runabout

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$72	\$99	\$63	\$63	\$126	\$60	\$63	\$60
\$2,000	\$83	\$114	\$73	\$73	\$145	\$69	\$73	\$69
\$3,000	\$92	\$127	\$81	\$81	\$161	\$77	\$81	\$77
\$4,000	\$100	\$137	\$87	\$87	\$175	\$83	\$87	\$83
\$5,000	\$106	\$146	\$93	\$93	\$186	\$88	\$93	\$88
\$6,000	\$113	\$155	\$98	\$98	\$197	\$94	\$98	\$94
\$7,000	\$119	\$164	\$104	\$104	\$208	\$99	\$104	\$99
\$8,000	\$126	\$173	\$110	\$110	\$220	\$105	\$110	\$105
\$9,000	\$132	\$181	\$115	\$115	\$231	\$110	\$115	\$110
\$10,000	\$138	\$190	\$121	\$121	\$241	\$115	\$121	\$115
\$11,000	\$144	\$198	\$126	\$126	\$253	\$120	\$126	\$120
\$12,000	\$151	\$207	\$132	\$132	\$264	\$126	\$132	\$126
\$13,000	\$157	\$216	\$137	\$137	\$275	\$131	\$137	\$131
\$14,000	\$164	\$225	\$143	\$143	\$286	\$136	\$143	\$136
\$15,000	\$170	\$233	\$148	\$148	\$297	\$141	\$148	\$141
\$16,000	\$176	\$242	\$154	\$154	\$308	\$147	\$154	\$147
\$17,000	\$182	\$250	\$159	\$159	\$319	\$152	\$159	\$152
\$18,000	\$188	\$259	\$165	\$165	\$330	\$157	\$165	\$157
\$19,000	\$195	\$268	\$170	\$170	\$341	\$162	\$170	\$162
\$20,000	\$201	\$277	\$176	\$176	\$352	\$168	\$176	\$168
\$25,000	\$234	\$322	\$205	\$205	\$409	\$195	\$205	\$195
\$30,000	\$264	\$363	\$231	\$231	\$462	\$220	\$231	\$220
\$35,000	\$295	\$405	\$258	\$258	\$516	\$246	\$258	\$246
\$40,000	\$327	\$449	\$286	\$286	\$572	\$272	\$286	\$272
\$45,000	\$360	\$495	\$315	\$315	\$630	\$300	\$315	\$300
\$50,000	\$396	\$544	\$346	\$346	\$692	\$330	\$346	\$330
\$55,000	\$427	\$587	\$373	\$373	\$747	\$356	\$373	\$356
\$60,000	\$458	\$630	\$401	\$401	\$802	\$382	\$401	\$382
\$65,000	\$491	\$675	\$429	\$429	\$859	\$409	\$429	\$409
\$70,000	\$523	\$720	\$458	\$458	\$916	\$436	\$458	\$436
\$75,000	\$557	\$765	\$487	\$487	\$974	\$464	\$487	\$464
\$80,000	\$590	\$812	\$517	\$517	\$1,033	\$492	\$517	\$492
\$85,000	\$625	\$859	\$547	\$547	\$1,093	\$521	\$547	\$521
\$90,000	\$660	\$907	\$577	\$577	\$1,155	\$550	\$577	\$550
\$95,000	\$695	\$956	\$608	\$608	\$1,217	\$579	\$608	\$579
\$100,000	\$730	\$1,004	\$639	\$639	\$1,278	\$608	\$639	\$608
each add'l 5,000	\$35	\$48	\$31	\$31	\$61	\$29	\$31	\$29

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Base Rates - Inboard/Sail

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$182	\$73	\$76	\$78
\$2,000	\$101	\$151	\$88	\$88	\$210	\$84	\$88	\$90
\$3,000	\$112	\$168	\$98	\$98	\$233	\$93	\$98	\$100
\$4,000	\$121	\$182	\$106	\$106	\$253	\$101	\$106	\$108
\$5,000	\$129	\$194	\$113	\$113	\$269	\$108	\$113	\$115
\$6,000	\$137	\$206	\$120	\$120	\$285	\$114	\$120	\$122
\$7,000	\$145	\$217	\$127	\$127	\$302	\$121	\$127	\$129
\$8,000	\$153	\$229	\$134	\$134	\$318	\$127	\$134	\$136
\$9,000	\$160	\$241	\$140	\$140	\$334	\$134	\$140	\$143
\$10,000	\$168	\$252	\$147	\$147	\$350	\$140	\$147	\$150
\$11,000	\$176	\$263	\$154	\$154	\$366	\$146	\$154	\$157
\$12,000	\$183	\$275	\$160	\$160	\$382	\$153	\$160	\$164
\$13,000	\$191	\$287	\$167	\$167	\$398	\$159	\$167	\$171
\$14,000	\$199	\$299	\$174	\$174	\$415	\$166	\$174	\$178
\$15,000	\$207	\$310	\$181	\$181	\$430	\$172	\$181	\$184
\$16,000	\$214	\$321	\$187	\$187	\$446	\$178	\$187	\$191
\$17,000	\$222	\$333	\$194	\$194	\$462	\$185	\$194	\$198
\$18,000	\$229	\$344	\$201	\$201	\$478	\$191	\$201	\$205
\$19,000	\$237	\$356	\$207	\$207	\$494	\$198	\$207	\$212
\$20,000	\$245	\$367	\$214	\$214	\$510	\$204	\$214	\$219
\$25,000	\$285	\$427	\$249	\$249	\$593	\$237	\$249	\$254
\$30,000	\$321	\$482	\$281	\$281	\$669	\$268	\$281	\$287
\$35,000	\$359	\$538	\$314	\$314	\$747	\$299	\$314	\$320
\$40,000	\$398	\$597	\$348	\$348	\$829	\$331	\$348	\$355
\$45,000	\$438	\$657	\$383	\$383	\$913	\$365	\$383	\$391
\$50,000	\$482	\$722	\$421	\$421	\$1,003	\$401	\$421	\$430
\$55,000	\$519	\$779	\$455	\$455	\$1,082	\$433	\$455	\$464
\$60,000	\$558	\$837	\$488	\$488	\$1,163	\$465	\$488	\$498
\$65,000	\$597	\$896	\$523	\$523	\$1,244	\$498	\$523	\$533
\$70,000	\$637	\$956	\$557	\$557	\$1,327	\$531	\$557	\$569
\$75,000	\$678	\$1,016	\$593	\$593	\$1,412	\$565	\$593	\$605
\$80,000	\$719	\$1,078	\$629	\$629	\$1,498	\$599	\$629	\$642
\$85,000	\$761	\$1,141	\$666	\$666	\$1,585	\$634	\$666	\$679
\$90,000	\$803	\$1,205	\$703	\$703	\$1,673	\$669	\$703	\$717
\$95,000	\$846	\$1,269	\$741	\$741	\$1,763	\$705	\$741	\$756
\$100,000	\$889	\$1,333	\$778	\$778	\$1,852	\$741	\$778	\$794
each add'l 5,000	\$43	\$64	\$37	\$37	\$89	\$36	\$37	\$38

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Base Rates - Outboard/Cabin

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$75	\$112	\$66	\$66	\$131	\$62	\$66	\$62
\$2,000	\$87	\$130	\$76	\$76	\$151	\$72	\$76	\$72
\$3,000	\$96	\$144	\$84	\$84	\$168	\$80	\$84	\$80
\$4,000	\$104	\$156	\$91	\$91	\$182	\$87	\$91	\$87
\$5,000	\$111	\$166	\$97	\$97	\$194	\$92	\$97	\$92
\$6,000	\$117	\$176	\$103	\$103	\$206	\$98	\$103	\$98
\$7,000	\$124	\$186	\$109	\$109	\$217	\$103	\$109	\$103
\$8,000	\$131	\$196	\$115	\$115	\$229	\$109	\$115	\$109
\$9,000	\$137	\$206	\$120	\$120	\$241	\$115	\$120	\$115
\$10,000	\$144	\$216	\$126	\$126	\$252	\$120	\$126	\$120
\$11,000	\$151	\$226	\$132	\$132	\$263	\$125	\$132	\$125
\$12,000	\$157	\$236	\$138	\$138	\$275	\$131	\$138	\$131
\$13,000	\$164	\$246	\$143	\$143	\$287	\$137	\$143	\$137
\$14,000	\$171	\$256	\$149	\$149	\$299	\$142	\$149	\$142
\$15,000	\$177	\$266	\$155	\$155	\$310	\$148	\$155	\$148
\$16,000	\$184	\$275	\$161	\$161	\$321	\$153	\$161	\$153
\$17,000	\$190	\$285	\$166	\$166	\$333	\$158	\$166	\$158
\$18,000	\$197	\$295	\$172	\$172	\$344	\$164	\$172	\$164
\$19,000	\$203	\$305	\$178	\$178	\$356	\$169	\$178	\$169
\$20,000	\$210	\$315	\$184	\$184	\$367	\$175	\$184	\$175
\$25,000	\$244	\$366	\$214	\$214	\$427	\$203	\$214	\$203
\$30,000	\$275	\$413	\$241	\$241	\$482	\$229	\$241	\$229
each add'l 5,000	\$31	\$47	\$27	\$27	\$55	\$26	\$27	\$26

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Base Rates - Outboard/Open

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$69	\$94	\$60	\$60	\$120	\$57	\$60	\$57
\$2,000	\$79	\$109	\$69	\$69	\$139	\$66	\$69	\$66
\$3,000	\$88	\$121	\$77	\$77	\$154	\$73	\$77	\$73
\$4,000	\$95	\$131	\$84	\$84	\$167	\$80	\$84	\$80
\$5,000	\$102	\$140	\$89	\$89	\$178	\$85	\$89	\$85
\$6,000	\$108	\$148	\$94	\$94	\$188	\$90	\$94	\$90
\$7,000	\$114	\$157	\$100	\$100	\$199	\$95	\$100	\$95
\$8,000	\$120	\$165	\$105	\$105	\$210	\$100	\$105	\$100
\$9,000	\$126	\$173	\$110	\$110	\$220	\$105	\$110	\$105
\$10,000	\$132	\$181	\$115	\$115	\$231	\$110	\$115	\$110
\$11,000	\$138	\$190	\$121	\$121	\$242	\$115	\$121	\$115
\$12,000	\$144	\$198	\$126	\$126	\$252	\$120	\$126	\$120
\$13,000	\$150	\$207	\$131	\$131	\$263	\$125	\$131	\$125
\$14,000	\$156	\$215	\$137	\$137	\$274	\$130	\$137	\$130
\$15,000	\$162	\$223	\$142	\$142	\$284	\$135	\$142	\$135
\$16,000	\$168	\$231	\$147	\$147	\$294	\$140	\$147	\$140
\$17,000	\$174	\$240	\$152	\$152	\$305	\$145	\$152	\$145
\$18,000	\$180	\$248	\$158	\$158	\$315	\$150	\$158	\$150
\$19,000	\$186	\$256	\$163	\$163	\$326	\$155	\$163	\$155
\$20,000	\$192	\$265	\$168	\$168	\$337	\$160	\$168	\$160
\$25,000	\$224	\$308	\$196	\$196	\$391	\$186	\$196	\$186
\$30,000	\$252	\$347	\$221	\$221	\$441	\$210	\$221	\$210
each add'l 5,000	\$28	\$39	\$25	\$25	\$50	\$24	\$25	\$24

Base Rates - Outboard/Pontoon

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$1,000	\$69	\$94	\$60	\$60	\$120	\$57	\$60	\$57
\$2,000	\$79	\$109	\$69	\$69	\$139	\$66	\$69	\$66
\$3,000	\$88	\$121	\$77	\$77	\$154	\$73	\$77	\$73
\$4,000	\$95	\$131	\$84	\$84	\$167	\$80	\$84	\$80
\$5,000	\$102	\$140	\$89	\$89	\$178	\$85	\$89	\$85
\$6,000	\$108	\$148	\$94	\$94	\$188	\$90	\$94	\$90
\$7,000	\$114	\$157	\$100	\$100	\$199	\$95	\$100	\$95
\$8,000	\$120	\$165	\$105	\$105	\$210	\$100	\$105	\$100
\$9,000	\$126	\$173	\$110	\$110	\$220	\$105	\$110	\$105
\$10,000	\$132	\$181	\$115	\$115	\$231	\$110	\$115	\$110
\$11,000	\$138	\$190	\$121	\$121	\$242	\$115	\$121	\$115
\$12,000	\$144	\$198	\$126	\$126	\$252	\$120	\$126	\$120
\$13,000	\$150	\$207	\$131	\$131	\$263	\$125	\$131	\$125
\$14,000	\$156	\$215	\$137	\$137	\$274	\$130	\$137	\$130
\$15,000	\$162	\$223	\$142	\$142	\$284	\$135	\$142	\$135
\$16,000	\$168	\$231	\$147	\$147	\$294	\$140	\$147	\$140
\$17,000	\$174	\$240	\$152	\$152	\$305	\$145	\$152	\$145
\$18,000	\$180	\$248	\$158	\$158	\$315	\$150	\$158	\$150
\$19,000	\$186	\$256	\$163	\$163	\$326	\$155	\$163	\$155
\$20,000	\$192	\$265	\$168	\$168	\$337	\$160	\$168	\$160
\$25,000	\$224	\$308	\$196	\$196	\$391	\$186	\$196	\$186
\$30,000	\$252	\$347	\$221	\$221	\$441	\$210	\$221	\$210
each add'l 5,000	\$28	\$39	\$25	\$25	\$50	\$24	\$25	\$24

Base Rates - Outboard/Runabout

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$69	\$94	\$60	\$60	\$120	\$57	\$60	\$57

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$2,000	\$79	\$109	\$69	\$69	\$139	\$66	\$69	\$66
\$3,000	\$88	\$121	\$77	\$77	\$154	\$73	\$77	\$73
\$4,000	\$95	\$131	\$84	\$84	\$167	\$80	\$84	\$80
\$5,000	\$102	\$140	\$89	\$89	\$178	\$85	\$89	\$85
\$6,000	\$108	\$148	\$94	\$94	\$188	\$90	\$94	\$90
\$7,000	\$114	\$157	\$100	\$100	\$199	\$95	\$100	\$95
\$8,000	\$120	\$165	\$105	\$105	\$210	\$100	\$105	\$100
\$9,000	\$126	\$173	\$110	\$110	\$220	\$105	\$110	\$105
\$10,000	\$132	\$181	\$115	\$115	\$231	\$110	\$115	\$110
\$11,000	\$138	\$190	\$121	\$121	\$242	\$115	\$121	\$115
\$12,000	\$144	\$198	\$126	\$126	\$252	\$120	\$126	\$120
\$13,000	\$150	\$207	\$131	\$131	\$263	\$125	\$131	\$125
\$14,000	\$156	\$215	\$137	\$137	\$274	\$130	\$137	\$130
\$15,000	\$162	\$223	\$142	\$142	\$284	\$135	\$142	\$135
\$16,000	\$168	\$231	\$147	\$147	\$294	\$140	\$147	\$140
\$17,000	\$174	\$240	\$152	\$152	\$305	\$145	\$152	\$145
\$18,000	\$180	\$248	\$158	\$158	\$315	\$150	\$158	\$150
\$19,000	\$186	\$256	\$163	\$163	\$326	\$155	\$163	\$155
\$20,000	\$192	\$265	\$168	\$168	\$337	\$160	\$168	\$160
\$25,000	\$224	\$308	\$196	\$196	\$391	\$186	\$196	\$186
\$30,000	\$252	\$347	\$221	\$221	\$441	\$210	\$221	\$210
each add'l 5,000	\$28	\$39	\$25	\$25	\$50	\$24	\$25	\$24

**Base Rates -
Outboard/Sail**

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$182	\$73	\$76	\$73

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$2,000	\$101	\$151	\$88	\$88	\$210	\$84	\$88	\$84
\$3,000	\$112	\$168	\$98	\$98	\$233	\$93	\$98	\$93
\$4,000	\$121	\$182	\$106	\$106	\$253	\$101	\$106	\$101
\$5,000	\$129	\$194	\$113	\$113	\$269	\$108	\$113	\$108
\$6,000	\$137	\$206	\$120	\$120	\$285	\$114	\$120	\$114
\$7,000	\$145	\$217	\$127	\$127	\$302	\$121	\$127	\$121
\$8,000	\$153	\$229	\$134	\$134	\$318	\$127	\$134	\$127
\$9,000	\$160	\$241	\$140	\$140	\$334	\$134	\$140	\$134
\$10,000	\$168	\$252	\$147	\$147	\$350	\$140	\$147	\$140
\$11,000	\$176	\$263	\$154	\$154	\$366	\$146	\$154	\$146
\$12,000	\$183	\$275	\$160	\$160	\$382	\$153	\$160	\$153
\$13,000	\$191	\$287	\$167	\$167	\$398	\$159	\$167	\$159
\$14,000	\$199	\$299	\$174	\$174	\$415	\$166	\$174	\$166
\$15,000	\$207	\$310	\$181	\$181	\$430	\$172	\$181	\$172
\$16,000	\$214	\$321	\$187	\$187	\$446	\$178	\$187	\$178
\$17,000	\$222	\$333	\$194	\$194	\$462	\$185	\$194	\$185
\$18,000	\$229	\$344	\$201	\$201	\$478	\$191	\$201	\$191
\$19,000	\$237	\$356	\$207	\$207	\$494	\$198	\$207	\$198
\$20,000	\$245	\$367	\$214	\$214	\$510	\$204	\$214	\$204
\$25,000	\$285	\$427	\$249	\$249	\$593	\$237	\$249	\$237
\$30,000	\$321	\$482	\$281	\$281	\$669	\$268	\$281	\$268
\$35,000	\$359	\$538	\$314	\$314	\$747	\$299	\$314	\$299
\$40,000	\$398	\$597	\$348	\$348	\$829	\$331	\$348	\$331
\$45,000	\$438	\$657	\$383	\$383	\$913	\$365	\$383	\$365
\$50,000	\$482	\$722	\$421	\$421	\$1,003	\$401	\$421	\$401
\$55,000	\$519	\$779	\$455	\$455	\$1,082	\$433	\$455	\$433
\$60,000	\$558	\$837	\$488	\$488	\$1,163	\$465	\$488	\$465
\$65,000	\$597	\$896	\$523	\$523	\$1,244	\$498	\$523	\$498
\$70,000	\$637	\$956	\$557	\$557	\$1,327	\$531	\$557	\$531
\$75,000	\$678	\$1,016	\$593	\$593	\$1,412	\$565	\$593	\$565
\$80,000	\$719	\$1,078	\$629	\$629	\$1,498	\$599	\$629	\$599
\$85,000	\$761	\$1,141	\$666	\$666	\$1,585	\$634	\$666	\$634
\$90,000	\$803	\$1,205	\$703	\$703	\$1,673	\$669	\$703	\$669
\$95,000	\$846	\$1,269	\$741	\$741	\$1,763	\$705	\$741	\$705
\$100,000	\$889	\$1,333	\$778	\$778	\$1,852	\$741	\$778	\$741
each add'l 5,000	\$43	\$64	\$37	\$37	\$89	\$36	\$37	\$36

**Base Rates -
Inboard/Outboard/Cabin**

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$78	\$117	\$68	\$68	\$153	\$65	\$68	\$65

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$2,000	\$90	\$135	\$79	\$79	\$177	\$75	\$79	\$75
\$3,000	\$100	\$150	\$88	\$88	\$196	\$83	\$88	\$83
\$4,000	\$108	\$163	\$95	\$95	\$212	\$90	\$95	\$90
\$5,000	\$115	\$173	\$101	\$101	\$226	\$96	\$101	\$96
\$6,000	\$122	\$183	\$107	\$107	\$240	\$102	\$107	\$102
\$7,000	\$129	\$194	\$113	\$113	\$253	\$108	\$113	\$108
\$8,000	\$136	\$205	\$119	\$119	\$267	\$114	\$119	\$114
\$9,000	\$143	\$215	\$125	\$125	\$280	\$119	\$125	\$119
\$10,000	\$150	\$225	\$131	\$131	\$294	\$125	\$131	\$125
\$11,000	\$157	\$235	\$137	\$137	\$307	\$131	\$137	\$131
\$12,000	\$164	\$246	\$143	\$143	\$321	\$136	\$143	\$136
\$13,000	\$171	\$256	\$149	\$149	\$334	\$142	\$149	\$142
\$14,000	\$178	\$267	\$156	\$156	\$348	\$148	\$156	\$148
\$15,000	\$184	\$277	\$161	\$161	\$361	\$154	\$161	\$154
\$16,000	\$191	\$287	\$167	\$167	\$374	\$159	\$167	\$159
\$17,000	\$198	\$297	\$173	\$173	\$388	\$165	\$173	\$165
\$18,000	\$205	\$307	\$179	\$179	\$401	\$171	\$179	\$171
\$19,000	\$212	\$318	\$185	\$185	\$415	\$176	\$185	\$176
\$20,000	\$219	\$328	\$191	\$191	\$428	\$182	\$191	\$182
\$25,000	\$254	\$381	\$222	\$222	\$498	\$212	\$222	\$212
\$30,000	\$287	\$430	\$251	\$251	\$561	\$239	\$251	\$239
\$35,000	\$320	\$480	\$280	\$280	\$627	\$267	\$280	\$267
\$40,000	\$355	\$533	\$311	\$311	\$695	\$296	\$311	\$296
\$45,000	\$391	\$587	\$342	\$342	\$766	\$326	\$342	\$326
\$50,000	\$430	\$645	\$376	\$376	\$842	\$358	\$376	\$358
\$55,000	\$464	\$696	\$406	\$406	\$908	\$387	\$406	\$387
\$60,000	\$498	\$747	\$436	\$436	\$976	\$415	\$436	\$415
\$65,000	\$533	\$800	\$467	\$467	\$1,044	\$444	\$467	\$444
\$70,000	\$569	\$853	\$498	\$498	\$1,114	\$474	\$498	\$474
\$75,000	\$605	\$908	\$529	\$529	\$1,185	\$504	\$529	\$504
\$80,000	\$642	\$963	\$562	\$562	\$1,257	\$535	\$562	\$535
\$85,000	\$679	\$1,019	\$594	\$594	\$1,330	\$566	\$594	\$566
\$90,000	\$717	\$1,076	\$627	\$627	\$1,404	\$598	\$627	\$598
\$95,000	\$756	\$1,133	\$661	\$661	\$1,480	\$630	\$661	\$630
\$100,000	\$794	\$1,190	\$694	\$694	\$1,554	\$661	\$694	\$661
each add'l 5,000	\$38	\$57	\$33	\$33	\$74	\$31	\$33	\$31

Base Rates - Inboard/Outboard/Open

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$75	\$103	\$66	\$66	\$131	\$62	\$66	\$62

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$2,000	\$87	\$119	\$76	\$76	\$151	\$72	\$76	\$72
\$3,000	\$96	\$132	\$84	\$84	\$168	\$80	\$84	\$80
\$4,000	\$104	\$143	\$91	\$91	\$182	\$87	\$91	\$87
\$5,000	\$111	\$152	\$97	\$97	\$194	\$92	\$97	\$92
\$6,000	\$117	\$161	\$103	\$103	\$206	\$98	\$103	\$98
\$7,000	\$124	\$171	\$109	\$109	\$217	\$103	\$109	\$103
\$8,000	\$131	\$180	\$115	\$115	\$229	\$109	\$115	\$109
\$9,000	\$137	\$189	\$120	\$120	\$241	\$115	\$120	\$115
\$10,000	\$144	\$198	\$126	\$126	\$252	\$120	\$126	\$120
\$11,000	\$151	\$207	\$132	\$132	\$263	\$125	\$132	\$125
\$12,000	\$157	\$216	\$138	\$138	\$275	\$131	\$138	\$131
\$13,000	\$164	\$225	\$143	\$143	\$287	\$137	\$143	\$137
\$14,000	\$171	\$235	\$149	\$149	\$299	\$142	\$149	\$142
\$15,000	\$177	\$243	\$155	\$155	\$310	\$148	\$155	\$148
\$16,000	\$184	\$252	\$161	\$161	\$321	\$153	\$161	\$153
\$17,000	\$190	\$261	\$166	\$166	\$333	\$158	\$166	\$158
\$18,000	\$197	\$270	\$172	\$172	\$344	\$164	\$172	\$164
\$19,000	\$203	\$279	\$178	\$178	\$356	\$169	\$178	\$169
\$20,000	\$210	\$289	\$184	\$184	\$367	\$175	\$184	\$175
\$25,000	\$244	\$336	\$214	\$214	\$427	\$203	\$214	\$203
\$30,000	\$275	\$378	\$241	\$241	\$482	\$229	\$241	\$229
\$35,000	\$308	\$423	\$269	\$269	\$538	\$256	\$269	\$256
\$40,000	\$341	\$469	\$298	\$298	\$597	\$284	\$298	\$284
\$45,000	\$375	\$516	\$329	\$329	\$657	\$313	\$329	\$313
\$50,000	\$413	\$568	\$361	\$361	\$722	\$344	\$361	\$344
\$55,000	\$445	\$612	\$390	\$390	\$779	\$371	\$390	\$371
\$60,000	\$478	\$658	\$419	\$419	\$837	\$399	\$419	\$399
\$65,000	\$512	\$704	\$448	\$448	\$896	\$427	\$448	\$427
\$70,000	\$546	\$751	\$478	\$478	\$956	\$455	\$478	\$455
\$75,000	\$581	\$799	\$508	\$508	\$1,016	\$484	\$508	\$484
\$80,000	\$616	\$847	\$539	\$539	\$1,078	\$513	\$539	\$513
\$85,000	\$652	\$896	\$570	\$570	\$1,141	\$543	\$570	\$543
\$90,000	\$688	\$947	\$602	\$602	\$1,205	\$574	\$602	\$574
\$95,000	\$725	\$997	\$635	\$635	\$1,269	\$604	\$635	\$604
\$100,000	\$762	\$1,048	\$667	\$667	\$1,333	\$635	\$667	\$635
each add'l 5,000	\$37	\$51	\$32	\$32	\$64	\$31	\$32	\$31

Base Rates - Inboard/Outboard/Runabout

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$75	\$103	\$66	\$66	\$131	\$62	\$66	\$62

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$2,000	\$87	\$119	\$76	\$76	\$151	\$72	\$76	\$72
\$3,000	\$96	\$132	\$84	\$84	\$168	\$80	\$84	\$80
\$4,000	\$104	\$143	\$91	\$91	\$182	\$87	\$91	\$87
\$5,000	\$111	\$152	\$97	\$97	\$194	\$92	\$97	\$92
\$6,000	\$117	\$161	\$103	\$103	\$206	\$98	\$103	\$98
\$7,000	\$124	\$171	\$109	\$109	\$217	\$103	\$109	\$103
\$8,000	\$131	\$180	\$115	\$115	\$229	\$109	\$115	\$109
\$9,000	\$137	\$189	\$120	\$120	\$241	\$115	\$120	\$115
\$10,000	\$144	\$198	\$126	\$126	\$252	\$120	\$126	\$120
\$11,000	\$151	\$207	\$132	\$132	\$263	\$125	\$132	\$125
\$12,000	\$157	\$216	\$138	\$138	\$275	\$131	\$138	\$131
\$13,000	\$164	\$225	\$143	\$143	\$287	\$137	\$143	\$137
\$14,000	\$171	\$235	\$149	\$149	\$299	\$142	\$149	\$142
\$15,000	\$177	\$243	\$155	\$155	\$310	\$148	\$155	\$148
\$16,000	\$184	\$252	\$161	\$161	\$321	\$153	\$161	\$153
\$17,000	\$190	\$261	\$166	\$166	\$333	\$158	\$166	\$158
\$18,000	\$197	\$270	\$172	\$172	\$344	\$164	\$172	\$164
\$19,000	\$203	\$279	\$178	\$178	\$356	\$169	\$178	\$169
\$20,000	\$210	\$289	\$184	\$184	\$367	\$175	\$184	\$175
\$25,000	\$244	\$336	\$214	\$214	\$427	\$203	\$214	\$203
\$30,000	\$275	\$378	\$241	\$241	\$482	\$229	\$241	\$229
\$35,000	\$308	\$423	\$269	\$269	\$538	\$256	\$269	\$256
\$40,000	\$341	\$469	\$298	\$298	\$597	\$284	\$298	\$284
\$45,000	\$375	\$516	\$329	\$329	\$657	\$313	\$329	\$313
\$50,000	\$413	\$568	\$361	\$361	\$722	\$344	\$361	\$344
\$55,000	\$445	\$612	\$390	\$390	\$779	\$371	\$390	\$371
\$60,000	\$478	\$658	\$419	\$419	\$837	\$399	\$419	\$399
\$65,000	\$512	\$704	\$448	\$448	\$896	\$427	\$448	\$427
\$70,000	\$546	\$751	\$478	\$478	\$956	\$455	\$478	\$455
\$75,000	\$581	\$799	\$508	\$508	\$1,016	\$484	\$508	\$484
\$80,000	\$616	\$847	\$539	\$539	\$1,078	\$513	\$539	\$513
\$85,000	\$652	\$896	\$570	\$570	\$1,141	\$543	\$570	\$543
\$90,000	\$688	\$947	\$602	\$602	\$1,205	\$574	\$602	\$574
\$95,000	\$725	\$997	\$635	\$635	\$1,269	\$604	\$635	\$604
\$100,000	\$762	\$1,048	\$667	\$667	\$1,333	\$635	\$667	\$635
each add'l 5,000	\$37	\$51	\$32	\$32	\$64	\$31	\$32	\$31

Base Rates - Sail/Cabin

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$182	\$73	\$76	\$73

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$2,000	\$101	\$151	\$88	\$88	\$210	\$84	\$88	\$84
\$3,000	\$112	\$168	\$98	\$98	\$233	\$93	\$98	\$93
\$4,000	\$121	\$182	\$106	\$106	\$253	\$101	\$106	\$101
\$5,000	\$129	\$194	\$113	\$113	\$269	\$108	\$113	\$108
\$6,000	\$137	\$206	\$120	\$120	\$285	\$114	\$120	\$114
\$7,000	\$145	\$217	\$127	\$127	\$302	\$121	\$127	\$121
\$8,000	\$153	\$229	\$134	\$134	\$318	\$127	\$134	\$127
\$9,000	\$160	\$241	\$140	\$140	\$334	\$134	\$140	\$134
\$10,000	\$168	\$252	\$147	\$147	\$350	\$140	\$147	\$140
\$11,000	\$176	\$263	\$154	\$154	\$366	\$146	\$154	\$146
\$12,000	\$183	\$275	\$160	\$160	\$382	\$153	\$160	\$153
\$13,000	\$191	\$287	\$167	\$167	\$398	\$159	\$167	\$159
\$14,000	\$199	\$299	\$174	\$174	\$415	\$166	\$174	\$166
\$15,000	\$207	\$310	\$181	\$181	\$430	\$172	\$181	\$172
\$16,000	\$214	\$321	\$187	\$187	\$446	\$178	\$187	\$178
\$17,000	\$222	\$333	\$194	\$194	\$462	\$185	\$194	\$185
\$18,000	\$229	\$344	\$201	\$201	\$478	\$191	\$201	\$191
\$19,000	\$237	\$356	\$207	\$207	\$494	\$198	\$207	\$198
\$20,000	\$245	\$367	\$214	\$214	\$510	\$204	\$214	\$204
\$25,000	\$285	\$427	\$249	\$249	\$593	\$237	\$249	\$237
\$30,000	\$321	\$482	\$281	\$281	\$669	\$268	\$281	\$268
each add'l 5,000	\$36	\$55	\$32	\$32	\$76	\$31	\$32	\$31

Base Rates - Sail/Sail

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$153	\$73	\$76	\$73
\$2,000	\$101	\$151	\$88	\$88	\$177	\$84	\$88	\$84

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$3,000	\$112	\$168	\$98	\$98	\$196	\$93	\$98	\$93
\$4,000	\$121	\$182	\$106	\$106	\$213	\$101	\$106	\$101
\$5,000	\$129	\$194	\$113	\$113	\$226	\$108	\$113	\$108
\$6,000	\$137	\$206	\$120	\$120	\$240	\$114	\$120	\$114
\$7,000	\$145	\$217	\$127	\$127	\$254	\$121	\$127	\$121
\$8,000	\$153	\$229	\$134	\$134	\$267	\$127	\$134	\$127
\$9,000	\$160	\$241	\$140	\$140	\$281	\$134	\$140	\$134
\$10,000	\$168	\$252	\$147	\$147	\$294	\$140	\$147	\$140
\$11,000	\$176	\$263	\$154	\$154	\$307	\$146	\$154	\$146
\$12,000	\$183	\$275	\$160	\$160	\$321	\$153	\$160	\$153
\$13,000	\$191	\$287	\$167	\$167	\$335	\$159	\$167	\$159
\$14,000	\$199	\$299	\$174	\$174	\$348	\$166	\$174	\$166
\$15,000	\$207	\$310	\$181	\$181	\$362	\$172	\$181	\$172
\$16,000	\$214	\$321	\$187	\$187	\$375	\$178	\$187	\$178
\$17,000	\$222	\$333	\$194	\$194	\$388	\$185	\$194	\$185
\$18,000	\$229	\$344	\$201	\$201	\$401	\$191	\$201	\$191
\$19,000	\$237	\$356	\$207	\$207	\$415	\$198	\$207	\$198
\$20,000	\$245	\$367	\$214	\$214	\$429	\$204	\$214	\$204
\$25,000	\$285	\$427	\$249	\$249	\$498	\$237	\$249	\$237
\$30,000	\$321	\$482	\$281	\$281	\$562	\$268	\$281	\$268
each add'l 5,000	\$36	\$55	\$32	\$32	\$64	\$31	\$32	\$31

Base Rates - Jet Drive/Jetski

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$94	\$117	\$82	\$82	\$137	\$78	\$82	\$78
\$2,000	\$108	\$135	\$95	\$95	\$158	\$90	\$95	\$90
\$3,000	\$120	\$150	\$105	\$105	\$175	\$100	\$105	\$100
\$4,000	\$130	\$163	\$114	\$114	\$190	\$108	\$114	\$108
\$5,000	\$138	\$173	\$121	\$121	\$202	\$115	\$121	\$115

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$6,000	\$147	\$183	\$128	\$128	\$214	\$122	\$128	\$122
\$7,000	\$155	\$194	\$136	\$136	\$226	\$129	\$136	\$129
\$8,000	\$164	\$205	\$143	\$143	\$239	\$136	\$143	\$136
\$9,000	\$172	\$215	\$150	\$150	\$251	\$143	\$150	\$143
\$10,000	\$180	\$225	\$157	\$157	\$262	\$150	\$157	\$150
\$11,000	\$188	\$235	\$165	\$165	\$274	\$157	\$165	\$157
\$12,000	\$197	\$246	\$172	\$172	\$287	\$164	\$172	\$164
\$13,000	\$205	\$256	\$179	\$179	\$299	\$171	\$179	\$171
\$14,000	\$213	\$267	\$187	\$187	\$311	\$178	\$187	\$178
\$15,000	\$221	\$277	\$194	\$194	\$323	\$184	\$194	\$184
\$16,000	\$229	\$287	\$201	\$201	\$335	\$191	\$201	\$191
\$17,000	\$238	\$297	\$208	\$208	\$346	\$198	\$208	\$198
\$18,000	\$246	\$307	\$215	\$215	\$358	\$205	\$215	\$205
\$19,000	\$254	\$318	\$222	\$222	\$370	\$212	\$222	\$212
\$20,000	\$262	\$328	\$230	\$230	\$383	\$219	\$230	\$219
\$25,000	\$305	\$381	\$267	\$267	\$445	\$254	\$267	\$254
\$30,000	\$344	\$430	\$301	\$301	\$502	\$287	\$301	\$287
each add'l 5,000	\$39	\$49	\$34	\$34	\$57	\$33	\$34	\$33

Base Rates - Jet Drive/Runabout

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$75	\$103	\$66	\$66	\$131	\$62	\$66	\$62
\$2,000	\$87	\$119	\$76	\$76	\$151	\$72	\$76	\$72
\$3,000	\$96	\$132	\$84	\$84	\$168	\$80	\$84	\$80
\$4,000	\$104	\$143	\$91	\$91	\$182	\$87	\$91	\$87
\$5,000	\$111	\$152	\$97	\$97	\$194	\$92	\$97	\$92

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$6,000	\$117	\$161	\$103	\$103	\$206	\$98	\$103	\$98
\$7,000	\$124	\$171	\$109	\$109	\$217	\$103	\$109	\$103
\$8,000	\$131	\$180	\$115	\$115	\$229	\$109	\$115	\$109
\$9,000	\$137	\$189	\$120	\$120	\$241	\$115	\$120	\$115
\$10,000	\$144	\$198	\$126	\$126	\$252	\$120	\$126	\$120
\$11,000	\$151	\$207	\$132	\$132	\$263	\$125	\$132	\$125
\$12,000	\$157	\$216	\$138	\$138	\$275	\$131	\$138	\$131
\$13,000	\$164	\$225	\$143	\$143	\$287	\$137	\$143	\$137
\$14,000	\$171	\$235	\$149	\$149	\$299	\$142	\$149	\$142
\$15,000	\$177	\$243	\$155	\$155	\$310	\$148	\$155	\$148
\$16,000	\$184	\$252	\$161	\$161	\$321	\$153	\$161	\$153
\$17,000	\$190	\$261	\$166	\$166	\$333	\$158	\$166	\$158
\$18,000	\$197	\$270	\$172	\$172	\$344	\$164	\$172	\$164
\$19,000	\$203	\$279	\$178	\$178	\$356	\$169	\$178	\$169
\$20,000	\$210	\$289	\$184	\$184	\$367	\$175	\$184	\$175
\$25,000	\$244	\$336	\$214	\$214	\$427	\$203	\$214	\$203
\$30,000	\$275	\$378	\$241	\$241	\$482	\$229	\$241	\$229
each add'l 5,000	\$31	\$42	\$27	\$27	\$55	\$26	\$27	\$26

Base Rates - None/Cabin

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$171	\$73	\$76	\$73
\$2,000	\$101	\$151	\$88	\$88	\$198	\$84	\$88	\$84
\$3,000	\$112	\$168	\$98	\$98	\$219	\$93	\$98	\$93
\$4,000	\$121	\$182	\$106	\$106	\$238	\$101	\$106	\$101
\$5,000	\$129	\$194	\$113	\$113	\$253	\$108	\$113	\$108
\$6,000	\$137	\$206	\$120	\$120	\$268	\$114	\$120	\$114

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$7,000	\$145	\$217	\$127	\$127	\$284	\$121	\$127	\$121
\$8,000	\$153	\$229	\$134	\$134	\$299	\$127	\$134	\$127
\$9,000	\$160	\$241	\$140	\$140	\$314	\$134	\$140	\$134
\$10,000	\$168	\$252	\$147	\$147	\$329	\$140	\$147	\$140
\$11,000	\$176	\$263	\$154	\$154	\$344	\$146	\$154	\$146
\$12,000	\$183	\$275	\$160	\$160	\$359	\$153	\$160	\$153
\$13,000	\$191	\$287	\$167	\$167	\$374	\$159	\$167	\$159
\$14,000	\$199	\$299	\$174	\$174	\$390	\$166	\$174	\$166
\$15,000	\$207	\$310	\$181	\$181	\$405	\$172	\$181	\$172
\$16,000	\$214	\$321	\$187	\$187	\$419	\$178	\$187	\$178
\$17,000	\$222	\$333	\$194	\$194	\$434	\$185	\$194	\$185
\$18,000	\$229	\$344	\$201	\$201	\$449	\$191	\$201	\$191
\$19,000	\$237	\$356	\$207	\$207	\$464	\$198	\$207	\$198
\$20,000	\$245	\$367	\$214	\$214	\$480	\$204	\$214	\$204
\$25,000	\$285	\$427	\$249	\$249	\$558	\$237	\$249	\$237
\$30,000	\$321	\$482	\$281	\$281	\$629	\$268	\$281	\$268
each add'l 5,000	\$36	\$55	\$32	\$32	\$71	\$31	\$32	\$31

Base Rates - None/Open

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$120	\$76	\$76	\$153	\$73	\$76	\$73
\$2,000	\$101	\$139	\$88	\$88	\$177	\$84	\$88	\$84
\$3,000	\$112	\$154	\$98	\$98	\$196	\$93	\$98	\$93
\$4,000	\$121	\$167	\$106	\$106	\$213	\$101	\$106	\$101
\$5,000	\$129	\$178	\$113	\$113	\$226	\$108	\$113	\$108
\$6,000	\$137	\$188	\$120	\$120	\$240	\$114	\$120	\$114

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$7,000	\$145	\$199	\$127	\$127	\$254	\$121	\$127	\$121
\$8,000	\$153	\$210	\$134	\$134	\$267	\$127	\$134	\$127
\$9,000	\$160	\$220	\$140	\$140	\$281	\$134	\$140	\$134
\$10,000	\$168	\$231	\$147	\$147	\$294	\$140	\$147	\$140
\$11,000	\$176	\$242	\$154	\$154	\$307	\$146	\$154	\$146
\$12,000	\$183	\$252	\$160	\$160	\$321	\$153	\$160	\$153
\$13,000	\$191	\$263	\$167	\$167	\$335	\$159	\$167	\$159
\$14,000	\$199	\$274	\$174	\$174	\$348	\$166	\$174	\$166
\$15,000	\$207	\$284	\$181	\$181	\$362	\$172	\$181	\$172
\$16,000	\$214	\$294	\$187	\$187	\$375	\$178	\$187	\$178
\$17,000	\$222	\$305	\$194	\$194	\$388	\$185	\$194	\$185
\$18,000	\$229	\$315	\$201	\$201	\$401	\$191	\$201	\$191
\$19,000	\$237	\$326	\$207	\$207	\$415	\$198	\$207	\$198
\$20,000	\$245	\$337	\$214	\$214	\$429	\$204	\$214	\$204
\$25,000	\$285	\$391	\$249	\$249	\$498	\$237	\$249	\$237
\$30,000	\$321	\$441	\$281	\$281	\$562	\$268	\$281	\$268
each add'l 5,000	\$36	\$50	\$32	\$32	\$64	\$31	\$32	\$31

Base Rates - None/Sail

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$153	\$73	\$76	\$73
\$2,000	\$101	\$151	\$88	\$88	\$177	\$84	\$88	\$84
\$3,000	\$112	\$168	\$98	\$98	\$196	\$93	\$98	\$93
\$4,000	\$121	\$182	\$106	\$106	\$213	\$101	\$106	\$101
\$5,000	\$129	\$194	\$113	\$113	\$226	\$108	\$113	\$108
\$6,000	\$137	\$206	\$120	\$120	\$240	\$114	\$120	\$114
\$7,000	\$145	\$217	\$127	\$127	\$254	\$121	\$127	\$121
\$8,000	\$153	\$229	\$134	\$134	\$267	\$127	\$134	\$127
\$9,000	\$160	\$241	\$140	\$140	\$281	\$134	\$140	\$134

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$10,000	\$168	\$252	\$147	\$147	\$294	\$140	\$147	\$140
\$11,000	\$176	\$263	\$154	\$154	\$307	\$146	\$154	\$146
\$12,000	\$183	\$275	\$160	\$160	\$321	\$153	\$160	\$153
\$13,000	\$191	\$287	\$167	\$167	\$335	\$159	\$167	\$159
\$14,000	\$199	\$299	\$174	\$174	\$348	\$166	\$174	\$166
\$15,000	\$207	\$310	\$181	\$181	\$362	\$172	\$181	\$172
\$16,000	\$214	\$321	\$187	\$187	\$375	\$178	\$187	\$178
\$17,000	\$222	\$333	\$194	\$194	\$388	\$185	\$194	\$185
\$18,000	\$229	\$344	\$201	\$201	\$401	\$191	\$201	\$191
\$19,000	\$237	\$356	\$207	\$207	\$415	\$198	\$207	\$198
\$20,000	\$245	\$367	\$214	\$214	\$429	\$204	\$214	\$204
\$25,000	\$285	\$427	\$249	\$249	\$498	\$237	\$249	\$237
\$30,000	\$321	\$482	\$281	\$281	\$562	\$268	\$281	\$268
each add'l 5,000	\$36	\$55	\$32	\$32	\$64	\$31	\$32	\$31

Base Rates - Sail/Open

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$131	\$76	\$76	\$153	\$73	\$76	\$73
\$2,000	\$101	\$151	\$88	\$88	\$177	\$84	\$88	\$84
\$3,000	\$112	\$168	\$98	\$98	\$196	\$93	\$98	\$93
\$4,000	\$121	\$182	\$106	\$106	\$213	\$101	\$106	\$101
\$5,000	\$129	\$194	\$113	\$113	\$226	\$108	\$113	\$108
\$6,000	\$137	\$206	\$120	\$120	\$240	\$114	\$120	\$114
\$7,000	\$145	\$217	\$127	\$127	\$254	\$121	\$127	\$121
\$8,000	\$153	\$229	\$134	\$134	\$267	\$127	\$134	\$127
\$9,000	\$160	\$241	\$140	\$140	\$281	\$134	\$140	\$134
\$10,000	\$168	\$252	\$147	\$147	\$294	\$140	\$147	\$140

**Crestbrook Insurance Company
Personal Home Rate Supplement**

\$11,000	\$176	\$263	\$154	\$154	\$307	\$146	\$154	\$146
\$12,000	\$183	\$275	\$160	\$160	\$321	\$153	\$160	\$153
\$13,000	\$191	\$287	\$167	\$167	\$335	\$159	\$167	\$159
\$14,000	\$199	\$299	\$174	\$174	\$348	\$166	\$174	\$166
\$15,000	\$207	\$310	\$181	\$181	\$362	\$172	\$181	\$172
\$16,000	\$214	\$321	\$187	\$187	\$375	\$178	\$187	\$178
\$17,000	\$222	\$333	\$194	\$194	\$388	\$185	\$194	\$185
\$18,000	\$229	\$344	\$201	\$201	\$401	\$191	\$201	\$191
\$19,000	\$237	\$356	\$207	\$207	\$415	\$198	\$207	\$198
\$20,000	\$245	\$367	\$214	\$214	\$429	\$204	\$214	\$204
\$25,000	\$285	\$427	\$249	\$249	\$498	\$237	\$249	\$237
\$30,000	\$321	\$482	\$281	\$281	\$562	\$268	\$281	\$268
each add'l 5,000	\$36	\$55	\$32	\$32	\$64	\$31	\$32	\$31

**Base Rates -
Sail/Sailboard**

Amount of Insurance	Territory							
	1	2	3	4	5	6	7	8
\$1,000	\$87	\$120	\$76	\$76	\$153	\$73	\$76	\$73
\$2,000	\$101	\$139	\$88	\$88	\$177	\$84	\$88	\$84
\$3,000	\$112	\$154	\$98	\$98	\$196	\$93	\$98	\$93
\$4,000	\$121	\$167	\$106	\$106	\$213	\$101	\$106	\$101
\$5,000	\$129	\$178	\$113	\$113	\$226	\$108	\$113	\$108
\$6,000	\$137	\$188	\$120	\$120	\$240	\$114	\$120	\$114
\$7,000	\$145	\$199	\$127	\$127	\$254	\$121	\$127	\$121
\$8,000	\$153	\$210	\$134	\$134	\$267	\$127	\$134	\$127
\$9,000	\$160	\$220	\$140	\$140	\$281	\$134	\$140	\$134
\$10,000	\$168	\$231	\$147	\$147	\$294	\$140	\$147	\$140

Crestbrook Insurance Company
Personal Home Rate Supplement

\$11,000	\$176	\$242	\$154	\$154	\$307	\$146	\$154	\$146
\$12,000	\$183	\$252	\$160	\$160	\$321	\$153	\$160	\$153
\$13,000	\$191	\$263	\$167	\$167	\$335	\$159	\$167	\$159
\$14,000	\$199	\$274	\$174	\$174	\$348	\$166	\$174	\$166
\$15,000	\$207	\$284	\$181	\$181	\$362	\$172	\$181	\$172
\$16,000	\$214	\$294	\$187	\$187	\$375	\$178	\$187	\$178
\$17,000	\$222	\$305	\$194	\$194	\$388	\$185	\$194	\$185
\$18,000	\$229	\$315	\$201	\$201	\$401	\$191	\$201	\$191
\$19,000	\$237	\$326	\$207	\$207	\$415	\$198	\$207	\$198
\$20,000	\$245	\$337	\$214	\$214	\$429	\$204	\$214	\$204
\$25,000	\$285	\$391	\$249	\$249	\$498	\$237	\$249	\$237
\$30,000	\$321	\$441	\$281	\$281	\$562	\$268	\$281	\$268
each add'l 5,000	\$36	\$50	\$32	\$32	\$64	\$31	\$32	\$31

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Boat Class Factors

Boat Class Symbol	Inboard/ Cabin	Inboard/ Open	Inboard/ Runabout	Inboard/ Sail	Inboard/ Outboard/ Cabin	Inboard/ Outboard/ Open	Inboard/ Outboard/ Runabout	Inboard/ Outboard/ Runabout
A	1.000	1.000	1.000	0.800	1.000	1.000	1.000	1.000
B	1.000	1.000	1.000	0.900	1.010	1.010	1.010	1.010
C	1.000	1.000	1.000	1.000	1.030	1.030	1.030	1.030
D	1.000	1.000	1.000	1.000	1.030	1.030	1.030	1.030
E	1.060	1.060	1.060	1.000	1.160	1.160	1.160	1.160
F	1.600	1.600	1.600	1.000	1.290	1.290	1.290	1.290
G	1.210	1.210	1.210	1.000	1.440	1.440	1.440	1.440
H	1.210	1.210	1.210	1.000	1.440	1.440	1.440	1.440
I	1.210	1.210	1.210	1.000	1.440	1.440	1.440	1.440

Boat Class Symbol	Jet Drive/ Jetski	Jet Drive/ Open	Jet Drive/ Cabin	Jet Drive/ Runabout	None/ Cabin	None/ Open	None/ Sail
A	1.000	1.000	1.000	1.000	0.460	0.460	0.460
B	1.000	1.000	1.000	1.000	0.540	0.540	0.540
C	1.000	1.000	1.000	1.000	1.000	1.000	1.000
D	1.000	1.000	1.000	1.000	1.000	1.000	1.000
E	1.080	1.080	1.080	1.080	1.000	1.000	1.000
F	1.080	1.080	1.080	1.080	1.000	1.000	1.000
G	1.250	1.250	1.250	1.250	1.000	1.000	1.000
H	1.500	1.500	1.500	1.500	1.000	1.000	1.000
I	1.500	1.500	1.500	1.500	1.000	1.000	1.000

Boat Class Symbol	Outboard/ Cabin	Outboard/ Open	Outboard/ Pontoon	Outboard/ Runabout	Outboard/ Sail	Sail/ Cabin	Sail/ Sail	Sail/ Open	Sail/ Sailboard
A	1.000	1.000	1.000	1.000	0.800	0.460	0.460	0.460	0.460
B	1.000	1.000	1.000	1.000	0.900	0.540	0.540	0.540	0.540
C	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
D	1.160	1.160	1.160	1.160	1.000	1.000	1.000	1.000	1.000
E	1.530	1.530	1.530	1.530	1.000	1.000	1.000	1.000	1.000
F	1.650	1.650	1.650	1.650	1.000	1.000	1.000	1.000	1.000
G	2.110	2.110	2.110	2.110	1.000	1.000	1.000	1.000	1.000
H	2.110	2.110	2.110	2.110	1.000	1.000	1.000	1.000	1.000
I	2.110	2.110	2.110	2.110	1.000	1.000	1.000	1.000	1.000

Crestbrook Insurance Company
Personal Home Rate Supplement

Boating Safety Course Discount

Course	Factor
U.S. Coast Guard Auxiliary Safety Course	0.90
U.S. Power Squadron Safety Course	0.90

Deductible Factors

Deductible	Factor
\$500	1.000
\$1,000	0.883
\$2,500	0.667
\$5,000	0.611
\$10,000	0.556

Diesel Motor Discount

Diesel Motor	Factor
Y	0.95
N	1.00

Towing / Emergency Services

Limit (Per Occurrence / Per Year)	Charge
500/1000	\$0.00
750/1500	\$25.00
1000/2000	\$40.00

Hull Construction

Construction	Factor
Aluminum	1.00
Fiberglass	1.00
Steel	1.00
Wood	1.05
Composite	1.00

Personal Effects

Limit	Charge
\$1,000	\$0.00
\$2,500	\$45.00
\$5,000	\$120.00
\$7,500	\$195.00

Youthful Operator

Youth	Factor
Y	1.05
N	1.00

**Crestbrook Insurance Company
Personal Home Rate Supplement**

Trailers

Trailers	Deductible*		
Limit Amount	\$500	\$1,000	\$2,500
\$100	2.00	2.00	1.00
200	3.00	3.00	2.00
400	6.00	5.00	4.00
600	9.00	7.00	6.00
800	12.00	10.00	8.00
1,000	14.00	12.00	10.00
1,200	17.00	14.00	11.00
1,400	20.00	17.00	13.00
1,600	23.00	19.00	15.00
1,800	25.00	21.00	17.00
2,000	28.00	23.00	19.00
2,200	31.00	26.00	21.00
2,400	34.00	28.00	22.00
2,600	36.00	30.00	24.00
2,800	39.00	33.00	26.00
3,000	42.00	35.00	28.00
Each Add'l \$100	1.00	1.00	1.00

* The deductible refers to the deductible chosen for Section I coverage.

State:	District of Columbia	Filing Company:	Crestbrook Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Crestbrook Personal Property		
Project Name/Number:	/PL-NPC-20H-R-DC		

Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (P&C)
Comments:	
Attachment(s):	DC - Filing Memo - HO (0220).pdf Filing Support Exhibits_DC Homeowners (0220).pdf 2019Q2 DC HO Combined Indication.pdf
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

FILING MEMORANDUM
Crestbrook Insurance Company
PERSONAL PROPERTY PROGRAM

This memorandum summarizes revisions to the Personal Property Program in the District of Columbia for Crestbrook Insurance Company, a wholly-owned subsidiary of Nationwide Mutual Insurance Company.

Effective February 1, 2020 for new business and March 15, 2020 for renewals, we are implementing a rate revision for our Personal Property Program subject to approval. This change will have an overall premium impact of 6.0%. The revisions are as follows:

Base Rate

We are proposing an increase to the all-peril base rate. Please refer to page RS-P-103 of the Rate Supplement manual.

Usage Factors

Consistent with our countrywide strategy, we are proposing an increase to the secondary home usage type for Homes and Condominiums to be more in line with our competitors on these types of risks. Please refer to page RS-P-115 of the Rating Manual and Exhibit I of the Filing Support Exhibits.

Proposed Rate Change by Form

Personal Home	6.7%
Personal Condo	0.4%
Personal Tenant	0.0%

Exhibit I: Usage Types

Home

Usage Type	Crestbrook Current Factor	Crestbrook Proposed Factor	PURE Factor
Primary	1.00	1.00	1.00
Secondary/Seasonal	1.00	1.20	1.30

Condominium

Usage Type	Crestbrook Current Factor	Crestbrook Proposed Factor	PURE Factor
Primary	1.00	1.00	1.00
Secondary/Seasonal	1.00	1.20	1.20

PURE factors taken from SERFF tracking # PRIV-131879066.

Homeowners

Exposure Base

The exposure base for Personal Home (Forms HO 3 & 5) is \$1,000 of Coverage A for one year.

The exposure base for Personal Tenant and Personal Condo (Forms HO 4 & 6) is \$1,000 of Coverage C for one year.

Trend Period

The rate indication is based on accident quarter loss experience ending 6/30/2019.

The average loss date in the most recent accident quarter ending 6/30/2019 is 5/16/2019.

Our proposed rates are expected to be in effect for twelve months. Therefore, the average loss date in the proposed period is 2/1/2021.

Losses are trended from 5/16/2019 to the average loss date in the proposed period of 2/1/2021, resulting in a trend period of 1.716 years.

Credibility

Credibility is determined using the standards of credibility shown in Exhibit 9A. The Square Root Rule is used to determine partial credibility. An adjustment for average severity is applied in the credibility standard calculation. This adjustment increases the standard for full credibility as the variability of losses increases.

Separate indications were not produced by form as our experience is very limited. Crestbrook has only been writing business in the District Of Columbia for 2.75 years. As such, we have combined all Homeowners forms into one indication.

Loss and DCC Trend

Crestbrook's loss experience in the District Of Columbia is limited, and loss trends calculated from our own data are not fully credible. Therefore, a loss and DCC trend complement is required.

Complement loss trends were calculated from ISO Fast Track Non-Catastrophe loss data for the District Of Columbia, Maryland, and Virginia. Please see Exhibit 7B for details.

Premium Trend

The historical premium trend was selected based on Crestbrook's premium and exposure data. However, given our limited historical data, it is difficult to say whether or not the premium trend to date will continue. Therefore, we have selected a 0.0% prospective premium trend.

Loss and DCC Ratio

Crestbrook's loss experience in the District Of Columbia is 7.3% credible, so a complement is needed.

The Prospective Net Trend was applied to the Permissible Loss and LAE & Fixed Expense Ratio to determine the complement. This ensures Crestbrook's rates reflect current and prospective trends. Please see Exhibit 1 for details.

Loss Development

The cumulative development factors were developed using both the incurred loss and paid loss development methods. The incurred loss development ratios are less leveraged than the paid ratios. Also, incurred losses incorporate both paid losses and case reserves on open claims, thereby producing a more complete view of the loss experience. Therefore, the incurred loss development method was selected to determine the ultimate losses.

Due to limited experience in the District Of Columbia, we have provided countrywide loss development data.

Catastrophe Load

The Catastrophe Load was calculated using ISO Fast Track Data for Homeowners. The circulars used are listed in Exhibit 8.

ACTUARIAL MEMORANDUM

Crestbrook Insurance Company

District of Columbia

Homeowners Program

The purpose of this actuarial memorandum is to introduce revisions to the Homeowners Program in the District Of Columbia offered by Crestbrook Insurance Company, a wholly-owned subsidiary of Nationwide Mutual Insurance Company. This memorandum should be used for the sole purpose of rate documentation and justification.

I am a Member of the Casualty Actuarial Society, and I meet its qualification standards for preparing rate filings for insurance companies.

I hereby certify, to the best of my knowledge and judgment, that:

1. The Indication support in this rate filing is in compliance with the applicable laws of the state in which it is being filed, and the rules of the Department of Insurance;
2. The Indication filing support complies with Actuarial Standard of Practice No. 29, "Expense Provisions in Property/Casualty Insurance Ratemaking" as adopted by the Actuarial Standards Board in August 1997 (last revised in May 2011);
3. The Indication filing support complies with Actuarial Standard of Practice No. 39, "Treatment of Catastrophe Losses in Property/Casualty Insurance Ratemaking" as adopted by the Actuarial Standards Board in June of 2000 (last revised in May 2011);
4. The Indication filing support complies with Actuarial Standard of Practice No. 41, "Actuarial Communications" as adopted by the Actuarial Standards Board in December of 2010;
5. The benefits provided are reasonable in relation to the proposed premiums. The proposed premium is not excessive, inadequate, nor unfairly discriminatory;
6. This certification is a Prescribed Statement of Actuarial Opinion.

Nongkoh Nwadibia, FCAS, MAAA
Director Actuary, PC Actuarial
Crestbrook Insurance Company
12/10/2019

DISTRICT OF COLUMBIA
Calculation of Indicated Rate-Level Change

Company Name: Crestbrook Insurance
Line of Insurance: Homeowners
Exhibit: 1
Page: A

(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Accident Quarter	Earned Exposure	Earned Premium	Premium Adjustment Factor	Premium Trend	Projected Earned	Non-CAT	Loss and DCC	Loss and DCC Trend	CAT Load	Trended	Trended and On- Leveled Ultimate Loss and DCC Ratio	Weight
					Premium at Current Rate Level	Reported Losses and DCC	Development			Ultimate Losses and DCC		
20143	0	\$0	1.000	1.066	\$0	\$0	1.000	1.466	0.358	\$0		0.0%
20144	0	\$0	1.000	1.063	\$0	\$0	1.000	1.444	0.358	\$0		0.0%
20151	0	\$0	1.000	1.059	\$0	\$0	1.000	1.423	0.358	\$0		0.0%
20152	0	\$0	1.000	1.055	\$0	\$0	1.000	1.402	0.358	\$0		0.0%
20153	0	\$0	1.000	1.052	\$0	\$0	1.000	1.381	0.358	\$0		0.0%
20154	0	\$0	1.000	1.048	\$0	\$0	1.000	1.361	0.358	\$0		0.0%
20161	0	\$0	1.000	1.045	\$0	\$0	1.000	1.341	0.358	\$0		0.0%
20162	0	\$0	1.000	1.041	\$0	\$0	1.018	1.322	0.358	\$0		0.0%
20163	0	\$0	1.000	1.038	\$0	\$0	1.073	1.302	0.358	\$0		0.0%
20164	968	\$1,136	1.099	1.034	\$1,291	\$0	1.081	1.283	0.358	\$0	0%	0.2%
20171	6,293	\$9,838	1.098	1.031	\$11,135	\$0	1.070	1.264	0.358	\$0	0%	1.2%
20172	17,592	\$25,242	1.098	1.027	\$28,463	\$8,919	1.084	1.246	0.358	\$16,361	57%	3.4%
20173	30,246	\$44,227	1.098	1.024	\$49,710	\$128,981	1.070	1.227	0.358	\$230,092	463%	5.8%
20174	39,604	\$60,542	1.098	1.020	\$67,826	\$7,740	1.105	1.209	0.358	\$14,056	21%	7.6%
20181	50,540	\$81,656	1.098	1.017	\$91,176	\$0	1.128	1.192	0.358	\$0	0%	9.7%
20182	60,650	\$98,120	1.098	1.014	\$109,191	\$171,898	1.157	1.174	0.358	\$317,189	290%	11.6%
20183	68,654	\$109,173	1.098	1.010	\$121,063	\$158,138	1.192	1.157	0.358	\$296,260	245%	13.1%
20184	75,867	\$120,216	1.098	1.007	\$132,844	\$237,510	1.222	1.140	0.358	\$449,560	338%	14.5%
20191	81,794	\$128,091	1.095	1.003	\$140,775	\$15,630	1.315	1.123	0.358	\$31,348	22%	15.6%
20192	91,254	\$146,556	1.069	1.000	\$156,644	\$5,000	2.084	1.107	0.358	\$15,664	10%	17.4%
Total	523,462	\$824,797			\$910,116	\$733,816				\$1,370,531	150%	100%

Note:

(13)	Selected Projected Loss and DCC Ratio	150.3%
(14)	A&O as a % of Loss and DCC	3.2%
(15)	Fixed Expense Provision	13.3%
(16)	Projected Loss, LAE & Fixed Expense Ratio	168.3%
(17)	Permissible Loss, LAE & Fixed Expense Ratio	76.1%
(18)	Prospective Net Trend	1.107
(19)	Trended Permissible Loss, LAE & Expense Ratio	82.8%
(20)	Experience Credibility	7.3%
(21)	Credibility Weighted Loss, LAE & Fixed Expense Ratio	89.0%
(22)	Credibility-Weighted Indicated Rate Change	17.0%

(1)	Exposure Base: \$1,000 of coverage for one year
(2)	
(3)	From Exhibit 3
(4)	From Exhibit 5
(5)	= (2) x (3) x (4)
(6)	Non-CAT Reported Losses
(7)	From Exhibit 6 (Reported)
(8)	From Exhibit 7
(9)	From Exhibit 8
(10)	= (6) x (7) x (8) x [1 + (9)]
(11)	= (10) / (5)
(12)	Selected weight given to each Accident Quarter
(13)	Weighted average of (11) and (12)
(14)	From Exhibit 10, Line 22
(15)	From Exhibit 10, Line 20 - Fixed
(16)	= (14) x [1 + (15)] + (16)
(17)	From Exhibit 10, Line 21
(18)	= (8) / (4) for latest quarter
(19)	= [(17) - (15)] x (18) + (15)
(20)	From Exhibit 9
(21)	= (16) x (20) + (19) x [1 - (20)]
(22)	= [(21) / (17)] - 1

DISTRICT OF COLUMBIA
Filing History

Company Name: Crestbrook Insurance
Line of Insurance: Homeowners
Exhibit: 2
Page: A

<u>Effective Date</u> <u>(New)</u>	<u>Effective Date</u> <u>(Renewal)</u>	<u>SERFF Tracking #</u>	<u>Rate Change %</u> <u>Overall</u>
N/A 2/1/2019	N/A 3/15/2019	SCTT-130539160 NWPP-131733252	New Program 9.8%

**DISTRICT OF COLUMBIA
Premium Adjustment Factor**

Company Name: Crestbrook Insurance
Line of Insurance: Homeowners
Exhibit: 3
Page: A

Fiscal Calendar Quarter	Earned Premium	Current Level Earned Premium	Premium Adjustment Factor
20143	0	0	1.000
20144	0	0	1.000
20151	0	0	1.000
20152	0	0	1.000
20153	0	0	1.000
20154	0	0	1.000
20161	0	0	1.000
20162	0	0	1.000
20163	0	0	1.000
20164	1,136	1,248	1.099
20171	9,838	10,802	1.098
20172	25,242	27,706	1.098
20173	44,227	48,552	1.098
20174	60,542	66,469	1.098
20181	81,656	89,653	1.098
20182	98,120	107,730	1.098
20183	109,173	119,846	1.098
20184	120,216	131,952	1.098
20191	128,091	140,301	1.095
20192	146,556	156,644	1.069

Note:

Current Level Earned Premium is calculated by applying overall rate changes to individual policies based on effective date. The Premium Adjustment Factor is the total Current Level Earned Premium divided by total Earned Premium for each Quarter.

**DISTRICT OF COLUMBIA
Prospective Trend Period**

Company Name: Crestbrook Insurance
Line of Insurance: Homeowners
Exhibit: 4
Page: A

Effective Date of Rate Change	2/1/2020
Average Date of Most Recent Accident Quarter	5/16/2019
Average Date of Loss of Effective Period	2/1/2021
Trend Period	1.716

Company Name: Crestbrook Insurance
Line of Insurance: Homeowners
Exhibit: 5
Page: A

Rolling 4-Quarter Data			
Written Exposures	Written Premium	On-Level Written Premium	On-Level Written Premium per Exposure
136,932	202,085	221,839	1.62
188,111	296,669	325,743	1.73
226,494	365,623	401,431	1.77
259,980	417,319	458,082	1.76
281,571	448,841	492,759	1.75
322,380	513,124	563,217	1.75
351,656	557,009	605,000	1.72
376,271	609,014	642,253	1.71

Annual Premium Trend	
16 pt	
12 pt	
8 pt	1.4%
4 pt	-3.5%

Note:

(1) * Given our limited historical experience, it is difficult to say whether or not the premium trend to date will continue. Therefore, we have selected a 0% prospective premium trend.

Non-CAT Reported Loss and DCC Development - Net of recoveries																					
Accident Quarter	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	Ult
20143	354,720	515,127	624,637	523,587	531,865	598,149	598,149	598,149	558,430	583,430	591,474	611,381	690,341	690,397	690,397	690,397	690,397	690,397	690,397	690,397	
20144	4,431,841	4,787,041	4,527,604	4,512,256	4,577,756	4,572,993	4,572,993	4,563,802	4,563,802	4,563,802	3,578,552	3,874,953	3,871,819	3,876,819	3,876,819	3,881,819	3,877,819	3,865,751	3,865,959		
20151	1,922,649	2,355,445	2,685,199	2,651,496	2,640,906	2,868,643	2,894,077	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143		
20152	920,283	1,740,907	1,839,770	1,866,497	1,798,205	1,798,164	2,014,565	2,013,045	1,948,045	1,993,045	1,993,045	1,836,291	1,836,963	1,837,994	1,838,754	1,838,754	1,867,684				
20153	1,936,635	3,018,056	3,318,088	3,478,080	4,175,202	4,272,201	4,325,800	4,331,096	4,391,573	4,391,340	4,446,340	4,446,341	4,391,340	4,413,841	4,413,840	4,413,840					
20154	1,897,408	4,318,554	5,242,742	5,559,785	5,812,805	5,833,294	5,857,730	6,102,746	6,176,815	6,162,374	6,272,045	6,272,045	8,573,409	9,059,766	11,688,960						
20161	3,302,452	5,451,464	6,262,863	6,404,162	6,454,559	6,476,094	6,835,467	6,842,448	6,821,787	6,962,222	6,952,222	6,997,222	6,997,977	6,997,721							
20162	3,189,820	6,411,935	7,279,708	7,455,117	7,416,005	8,063,512	8,063,512	7,985,242	8,031,517	7,904,087	7,910,921	7,935,921	7,956,691								
20163	4,629,836	9,107,776	10,615,437	10,819,929	11,079,204	11,399,226	11,966,041	11,698,063	11,865,281	12,930,486	13,056,805	13,157,395									
20164	12,120,239	15,923,396	16,700,250	17,282,645	17,760,501	17,897,896	17,262,460	20,219,272	18,420,302	18,144,941	18,200,450										
20171	6,406,820	10,206,702	11,034,362	11,181,088	12,225,749	12,398,042	13,223,841	13,715,494	14,011,730	14,184,530											
20172	9,864,873	16,843,964	18,140,710	18,300,624	19,697,225	20,321,298	20,831,842	20,639,409	20,599,261												
20173	11,266,428	17,834,721	17,331,562	17,503,376	17,644,627	18,610,066	19,153,233	20,013,915													
20174	8,381,048	14,249,396	16,036,249	16,936,562	17,726,419	18,186,110	18,421,521														
20181	11,828,159	21,641,072	22,286,336	22,229,749	22,145,829	22,285,067															
20182	13,948,528	18,840,166	20,705,412	21,397,078	21,526,480																
20183	15,896,829	24,059,117	25,284,717	26,635,368																	
20184	10,311,732	16,219,822	18,197,154																		
20191	13,299,583	21,934,083																			
20192	13,757,749																				

Age-Age Factors	3-6	6-9	9-12	12-15	15-18	18-21	21-24	24-27	27-30	30-33	33-36	36-39	39-42	42-45	45-48	48-51	51-54	54-57	57-60	60-Ult
20143	1.4522	1.2126	0.8382	1.0158	1.1246	1.0000	1.0000	0.9336	1.0448	1.0138	1.0337	1.1291	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
20144	1.0801	0.9458	0.9966	1.0145	0.9990	1.0000	0.9980	1.0000	0.7841	1.0828	0.9992	1.0013	1.0000	1.0000	1.0013	0.9990	0.9969	1.0001		
20151	1.2251	1.1400	0.9874	0.9960	1.0862	1.0089	0.9554	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
20152	1.8917	1.0568	1.0145	0.9634	1.0000	1.1203	0.9992	0.9677	1.0231	1.0000	0.9213	1.0004	1.0006	1.0004	1.0000	1.0157				
20153	1.5584	1.0994	1.0482	1.2004	1.0232	1.0125	1.0012	1.0140	0.9999	1.0125	1.0000	0.9876	1.0051	1.0000	1.0000					
20154	2.2760	1.2140	1.0605	1.0455	1.0035	1.0042	1.0418	1.0121	0.9977	1.0178	1.0000	1.3669	1.0567	1.2902						
20161	1.6507	1.1488	1.0226	1.0079	1.0033	1.0555	1.0010	0.9970	1.0206	0.9986	1.0065	1.0001	1.0000							
20162	2.0101	1.1353	1.0241	0.9948	1.0873	1.0000	0.9903	1.0058	0.9841	1.0009	1.0032	1.0026								
20163	1.9672	1.1655	1.0193	1.0240	1.0289	1.0497	0.9776	1.0143	1.0898	1.0098	1.0077									
20164	1.3138	1.0488	1.0349	1.0276	1.0077	0.9645	1.1713	0.9110	0.9851	1.0031										
20171	1.5931	1.0811	1.0133	1.0934	1.0141	1.0666	1.0372	1.0216	1.0123											
20172	1.7075	1.0770	1.0088	1.0763	1.0317	1.0251	0.9908	0.9981												
20173	1.5830	0.9718	1.0099	1.0081	1.0547	1.0292	1.0449													
20174	1.7002	1.1254	1.0561	1.0466	1.0259	1.0129														
20181	1.8296	1.0298	0.9975	0.9962	1.0063															
20182	1.3507	1.0990	1.0334	1.0060																
20183	1.5135	1.0509	1.0534																	
20184	1.5729	1.1219																		
20191	1.6492																			

(1) All-Year Average	1.6276	1.0958	1.0129	1.0323	1.0331	1.0250	1.0161	0.9896	1.0143	0.9840	1.0061	1.0607	1.0091	1.0484	1.0003	1.0037	0.9990	1.0000	1.0000	1.0000
(2) Average Excl. Hi-Lo	1.6217	1.0978	1.0213	1.0252	1.0287	1.0221	1.0075	0.9943	1.0093	1.0048	1.0073	1.0219	1.0014	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(3) Geometric Average	1.6033	1.0935	1.0116	1.0310	1.0325	1.0243	1.0149	0.9890	1.0139	0.9815	1.0054	1.0544	1.0089	1.0435	1.0003	1.0037	0.9990	1.0000	1.0000	1.0000
(4) Weighted Average	1.5853	1.0754	1.0254	1.0304	1.0257	1.0204	1.0331	0.9870	1.0130	0.9905	1.0069	1.0675	1.0177	1.1161	1.0004	1.0027	0.9984	1.0000	1.0000	1.0000
(5) Selected Age-to-Age	1.5853	1.0754	1.0254	1.0304	1.0257	1.0204	1.0331	0.9870	1.0130	0.9905	1.0069	1.0544	1.0177	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(6) Age-to-Ultimate	2.0840	1.3146	1.2224	1.1922	1.1570	1.1280	1.1054	1.0701	1.0842	1.0703	1.0806	1.0732	1.0178	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
(7) % Unreported	52%	24%	18%	16%	14%	11%	10%	7%	8%	7%	7%	7%	2%	0%	0%	0%	0%	0%	0%	0%

Non-CAT Paid Loss and DCC Development - Net of recoveries																				
Accident Quarter	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	Ult
20143	197,676	409,986	452,788	504,511	515,901	555,434	558,430	558,430	558,430	566,045	576,381	600,624	665,341	673,175	675,562	675,562	675,562	675,562	675,562	675,562
20144	3,598,877	4,146,915	4,499,549	4,507,493	4,507,493	4,507,493	4,509,293	4,517,377	4,519,757	4,524,426	3,519,426	3,858,430	3,855,864	3,856,020	3,856,020	3,858,243	3,865,751	3,865,751	3,865,959	
20151	1,088,081	1,987,948	2,377,297	2,557,849	2,565,906	2,718,104	2,743,539	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143	2,765,143		
20152	565,071	1,581,151	1,704,775	1,780,072	1,745,239	1,760,127	1,854,065	1,852,545	1,866,485	1,912,858	1,914,277	1,760,091	1,760,763	1,764,857	1,767,776	1,767,776	1,795,996			
20153	1,237,539	2,539,452	2,823,522	2,993,110	3,950,942	4,240,148	4,312,319	4,316,942	4,388,746	4,391,340	4,391,340	4,391,340	4,391,340	4,406,340	4,406,340	4,406,340				
20154	1,142,265	3,338,223	4,707,678	5,072,003	5,250,582	5,278,304	5,344,353	5,663,081	5,742,069	5,810,151	5,850,294	5,856,365	6,169,211	6,210,909	10,796,471					
20161	2,182,794	5,094,726	5,742,179	6,282,776	6,400,853	6,389,028	6,682,500	6,777,448	6,783,286	6,947,222	6,947,222	6,947,222	6,947,977	6,947,721						
20162	1,596,285	5,168,551	6,066,866	6,912,954	6,991,575	7,181,252	7,183,815	7,652,818	7,659,727	7,793,441	7,797,774	7,808,780	7,814,783							
20163	3,789,386	7,590,131	9,478,732	10,595,881	10,773,520	10,831,113	11,434,441	11,174,979	11,238,531	11,256,864	11,395,098	11,404,086								
20164	4,336,365	10,571,025	12,700,529	13,354,353	13,931,335	14,335,777	13,442,290	14,002,567	17,814,109	18,038,511	18,015,590									
20171	3,266,521	7,641,405	9,041,623	9,913,380	10,282,221	10,487,933	11,624,060	11,765,023	12,477,492	12,753,798										
20172	5,622,307	12,646,742	15,858,799	16,490,286	17,901,021	18,678,737	18,376,821	18,664,226	18,813,334											
20173	6,616,007	12,974,003	15,681,200	16,278,861	16,707,889	17,356,571	17,678,494	18,087,854												
20174	4,037,488	10,890,567	13,310,156	15,541,360	16,556,249	16,961,038	17,200,964													
20181	7,021,518	17,296,065	18,695,287	19,469,732	19,966,927	19,883,387														
20182	7,674,504	14,822,126	17,419,716	19,834,408	20,241,305															
20183	9,368,745	19,827,157	23,103,050	24,968,938																
20184	5,441,339	11,377,975	15,011,512																	
20191	7,578,049	17,607,479																		
20192	7,452,373																			

Age-Age Factors	3-6	6-9	9-12	12-15	15-18	18-21	21-24	24-27	27-30	30-33	33-36	36-39	39-42	42-45	45-48	48-51	51-54	54-57	57-60	60-Ult
20143	2.0740	1.1044	1.1142	1.0226	1.0766	1.0054	1.0000	1.0000	1.0136	1.0183	1.0421	1.1077	1.0118	1.0035	1.0000	1.0000	1.0000	1.0000	1.0000	
20144	1.1523	1.0850	1.0018	1.0000	1.0000	1.0004	1.0018	1.0005	1.0010	0.7779	1.0963	0.9993	1.0000	1.0000	1.0006	1.0019	1.0000	1.0001		
20151	1.8270	1.1959	1.0759	1.0031	1.0593	1.0094	1.0079	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
20152	2.7981	1.0782	1.0442	0.9804	1.0085	1.0534	0.9992	1.0075	1.0248	1.0007	0.9195	1.0004	1.0023	1.0017	1.0000	1.0160				
20153	2.0520	1.1119	1.0601	1.3200	1.0732	1.0170	1.0011	1.0166	1.0006	1.0000	1.0000	1.0000	1.0034	1.0000	1.0000					
20154	2.9225	1.4102	1.0774	1.0352	1.0053	1.0125	1.0596	1.0139	1.0119	1.0069	1.0010	1.0534	1.0068	1.7383						
20161	2.3340	1.1271	1.0941	1.0188	0.9982	1.0459	1.0142	1.0009	1.0242	1.0000	1.0000	1.0001	1.0000							
20162	3.2379	1.1738	1.1395	1.0114	1.0271	1.0004	1.0653	1.0009	1.0175	1.0006	1.0014	1.0008								
20163	2.0030	1.2488	1.1179	1.0168	1.0053	1.0557	0.9773	1.0057	1.0016	1.0123	1.0008									
20164	2.4378	1.2014	1.0515	1.0432	1.0290	0.9377	1.0417	1.2722	1.0126	0.9987										
20171	2.3393	1.1832	1.0964	1.0372	1.0200	1.1083	1.0121	1.0606	1.0221											
20172	2.2494	1.2540	1.0398	1.0855	1.0434	0.9838	1.0156	1.0080												
20173	1.9610	1.2087	1.0381	1.0264	1.0388	1.0185	1.0232													
20174	2.6974	1.2222	1.1676	1.0653	1.0244	1.0141														
20181	2.4633	1.0809	1.0414	1.0255	0.9958															
20182	1.9313	1.1753	1.1386	1.0205																
20183	2.1163	1.1652	1.0808																	
20184	2.0910	1.3193																		
20191	2.3235																			

(1) All-Year Average	2.2637	1.1859	1.0811	1.0445	1.0270	1.0188	1.0168	1.0322	1.0118	0.9815	1.0068	1.0202	1.0035	1.1239	1.0001	1.0045	1.0000	1.0000	1.0000	1.0000
(2) Average Excl. Hi-Lo	2.2718	1.1786	1.0807	1.0294	1.0256	1.0180	1.0160	1.0115	1.0117	1.0024	1.0065	1.0091	1.0025	1.0013	1.0000	1.0010	1.0000	1.0000	1.0000	1.0000
(3) Geometric Average	2.2160	1.1830	1.0803	1.0421	1.0267	1.0181	1.0166	1.0299	1.0118	0.9788	1.0058	1.0196	1.0035	1.0975	1.0001	1.0045	1.0000	1.0000	1.0000	1.0000
(4) Weighted Average	2.1937	1.1919	1.0818	1.0408	1.0226	1.0137	1.0194	1.0548	1.0125	0.9870	1.0052	1.0113	1.0026	1.2333	1.0002	1.0039	1.0000	1.0000	1.0000	1.0000
(5) Selected Age-to-Age	2.2160	1.1830	1.0803	1.0421	1.0267	1.0181	1.0166	1.0299	1.0118	1.0000	1.0058	1.0196	1.0035	1.0975	1.0001	1.0045	1.0000	1.0000	1.0000	1.0000
(6) Age-to-Ultimate	3.7073	1.6729	1.4142	1.3091	1.2562	1.2235	1.2018	1.1822	1.1479	1.1346	1.1346	1.1280	1.1063	1.1025	1.0046	1.0045	1.0000	1.0000	1.0000	1.0000
(7) % Unpaid	73%	40%	29%	24%	20%	18%	17%	15%	13%	12%	12%	11%	10%	9%	0%	0%	0%	0%	0%	0%

Calendar YYYYQ	Quarterly Data		
	Earned Exposures	Reported Claims	Non-CAT Limited Reported Losses & DCC
20143	0	0	0
20144	0	0	0
20151	0	0	0
20152	0	0	0
20153	0	0	0
20154	0	0	0
20161	0	0	0
20162	0	0	0
20163	0	0	0
20164	968	0	0
20171	6,293	0	0
20172	17,592	1	7,200
20173	30,246	4	106,858
20174	39,604	1	31,582
20181	50,540	0	0
20182	60,650	5	160,049
20183	68,654	6	11,794
20184	75,867	7	133,278
20191	81,794	2	275,438
20192	91,254	2	7,617

Rolling 4-Quarter Data			Reported Frequency per 100 Exposures	Limited Reported Loss & DCC Severity	Pure Premium
Earned Exposures	Reported Claims	Non-CAT Limited Reported Losses & DCC			
55,099	5	114,058	0.9%	22,812	207
93,735	6	145,640	0.6%	24,273	155
137,981	6	145,640	0.4%	24,273	106
181,040	10	298,489	0.6%	29,849	165
219,448	12	203,426	0.5%	16,952	93
255,711	18	305,121	0.7%	16,951	119
286,965	20	580,559	0.7%	29,028	202
317,569	17	428,127	0.5%	25,184	135

	Selected Historical Trend	Selected Prospective Trend
Frequency	0.0%	0.0%
Severity	0.0%	0.0%
Pure Premium	0.0%	0.0%
Credibility (Ex 9)*	0.0%	0.0%
Complement Trend**	6.1%	6.1%
Credibility-Weighted Trend	6.1%	6.1%

	Frequency	Severity	Pure Premium
16 pt			
12 pt			
8 pt	-8.4%	-0.3%	-8.6%
4 pt	-2.9%	99.4%	93.6%

Note:

** Credibility of loss experience set to zero due to volatility in historical data
** See Exhibit 7B for complement loss trend selection

Prospective Trend Period	1.716
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Calendar Qtrs	Historical		Prospective		Total
	Period (Yrs)	Factor	Period (Yrs)	Factor	Loss and DCC Trend
20143	4.75	1.324	1.72	1.107	1.466
20144	4.50	1.305	1.72	1.107	1.444
20151	4.25	1.286	1.72	1.107	1.423
20152	4.00	1.267	1.72	1.107	1.402
20153	3.75	1.248	1.72	1.107	1.381
20154	3.50	1.230	1.72	1.107	1.361
20161	3.25	1.212	1.72	1.107	1.341
20162	3.00	1.194	1.72	1.107	1.322
20163	2.75	1.177	1.72	1.107	1.302
20164	2.50	1.159	1.72	1.107	1.283
20171	2.25	1.142	1.72	1.107	1.264
20172	2.00	1.126	1.72	1.107	1.246
20173	1.75	1.109	1.72	1.107	1.227
20174	1.50	1.093	1.72	1.107	1.209
20181	1.25	1.077	1.72	1.107	1.192
20182	1.00	1.061	1.72	1.107	1.174
20183	0.75	1.045	1.72	1.107	1.157
20184	0.50	1.030	1.72	1.107	1.140
20191	0.25	1.015	1.72	1.107	1.123
20192	0.00	1.000	1.72	1.107	1.107

Rolling 4-Quarter Data					
Earned House Years	Number of Paid Claims	Paid Losses	Paid Frequency	Paid Severity	Pure Premium
3,089,469	99,233	902,062,488	3.2%	9,090	292
3,106,098	97,444	916,927,621	3.1%	9,410	295
3,124,131	97,553	915,128,090	3.1%	9,381	293
3,135,219	99,043	931,167,442	3.2%	9,402	297
3,146,604	100,334	936,097,482	3.2%	9,330	297
3,153,992	99,390	925,786,065	3.2%	9,315	294
3,159,182	100,525	934,246,685	3.2%	9,294	296
3,162,499	103,566	949,540,604	3.3%	9,168	300
3,162,390	107,174	996,698,851	3.4%	9,300	315
3,164,337	111,418	1,046,514,128	3.5%	9,393	331
3,166,434	114,664	1,103,845,161	3.6%	9,627	349
3,167,129	113,806	1,131,365,840	3.6%	9,941	357
3,164,901	114,726	1,160,014,434	3.6%	10,111	367
3,161,677	116,873	1,198,027,895	3.7%	10,251	379
3,158,301	116,976	1,189,780,025	3.7%	10,171	377
3,156,457	122,983	1,218,623,007	3.9%	9,909	386
3,156,751	123,598	1,232,662,154	3.9%	9,973	390

	Paid Frequency	Paid Severity	Pure Premium
16 pt	6.8%	2.6%	9.6%
12 pt	8.1%	4.0%	12.4%
8 pt	6.0%	3.1%	9.3%
4 pt	9.3%	-4.2%	4.7%

**DISTRICT OF COLUMBIA
Catastrophe Adjustment**

Company Name: Crestbrook Insurance
Line of Insurance: Homeowners
Exhibit: 8
Page: A

**ISO Homeowners Fast Track Loss Data - DISTRICT OF COLUMBIA, VIRGINIA, AND MARYLAND
ISO Circulars AS-HO-2002-004, 2005-005, 2008-003, 2012-011, 2017-007, and 2019-009
All Policy Forms Combined**

(1) Calendar Year	(2) Incurred Losses	(3) Ex-CAT	(4) CAT Incurred
1999	891,002,345	463,231,782	427,770,563
2000	645,975,838	514,631,479	131,344,359
2001	656,483,617	620,805,431	35,678,186
2002	773,848,071	542,559,926	231,288,145
2003	1,363,027,762	590,869,132	772,158,630
2004	621,351,073	549,946,412	71,404,661
2005	615,469,542	592,479,354	22,990,188
2006	763,965,254	661,250,176	102,715,078
2007	812,149,276	781,702,541	30,446,735
2008	1,025,822,221	851,216,905	174,605,316
2009	997,616,473	900,602,453	97,014,020
2010	1,383,159,763	960,616,424	422,543,339
2011	1,544,982,837	883,630,722	661,352,115
2012	1,188,919,717	733,067,424	455,852,293
2013	793,705,745	753,521,619	40,184,126
2014	968,236,913	809,524,839	158,712,074
2015	1,018,675,870	834,952,736	183,723,134
2016	1,194,596,042	854,791,620	339,804,422
2017	1,194,852,712	941,903,186	252,949,526
2018	1,815,225,288	1,081,641,108	733,584,180
Total	20,269,066,359	14,922,945,269	5,346,121,090

(5)

Selected CAT Load	0.358
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Notes:

- (1) Calendar Year
- (2) Total Incurred Losses
- (3) Incurred Non-CAT Losses
- (4) (2) - (3)
- (5) (4) / (3)

DISTRICT OF COLUMBIA
Indication Credibility Adjustment

Company Name: Crestbrook Insurance
Line of Insurance: Homeowners
Exhibit: 9
Page: A

Experience Credibility

Policy Form	Non-CAT Claims	Number of Years ending 20192	Credibility Standard	Credibility
All	28	2.75	5,239	7.3%

Note:

Partial credibility is determined using the square root rule.

Credibility Standard with Adjustment for Limited Loss Severity Calculation:

Countrywide (ex-CA) Historical Average Limited Loss Severity	28,099
Standard Deviation	55,058
Coefficient of Variation	1.96

Standard of Credibility	1,082
Full Credibility Claim Count	5,239

$$1,082 \times (1 + 1.96^2) = 5,239$$

**DISTRICT OF COLUMBIA
Expense Ratio**

Company Name: Crestbrook Insurance
Line of Insurance: Homeowners
Exhibit: 10
Page: A

		Amount	(000) %	Amount	(000) %	Amount	(000) %
		Calendar Year					
		2016		2017		2018	
Underwriting Expenses as Percents of Direct Premiums Written							
DISTRICT OF COLUMBIA (Annual Statement Statutory Page 14)							
1	Premiums Written	19.2		287.8		495.3	
2	Premiums Earned	1.1	5.9%	137.4	47.7%	395.1	79.8%
3	Commission & Brokerage Expenses Incurred	3.9	20.0%	56.5	19.6%	85.2	17.2%
4	Taxes, Licenses & Fees Incurred	0.6	3.0%	4.9	1.7%	8.5	1.7%
Countrywide (IEE, Part III)							
5	Premiums Written	86,485		127,244		143,875	
6	Premiums Earned	65,621	75.9%	106,913	84.0%	135,580	94.2%
7	Commission & Brokerage Expenses Incurred	20,301	23.5%	25,351	19.9%	25,320	17.6%
8	Other Acquisition Expenses Incurred	7,307	8.4%	8,447	6.6%	8,990	6.2%
9	General Expenses Incurred	19,727	22.8%	19,163	15.1%	19,387	13.5%

Loss Adjustment Expenses as Percents of Direct Incurred Losses				2016		2017		2018	
DISTRICT OF COLUMBIA (Annual Statement Statutory Page 14)									
10	Direct Incurred Losses	0.0				176.2		408.5	
11	DCCE Incurred	0.0	0.0%	0.4	0.2%			3.0	0.7%
Countrywide (IEE, Part III)									
12	Direct Incurred Losses	54,436		414,114				218,265	
13	DCCE Incurred	711	1.3%	5,800		1.4%		-1,967	-0.9%
14	Adjusting and Other Expenses Incurred	3,558	6.5%	7,592		1.8%		10,918	5.0%

EXPENSE PROVISIONS UNDERLYING YOUR PROPOSED RATES, AS A PERCENT OF PREMIUM			Variable	Fixed
15	Commission & Brokerage Expenses Incurred	17.2% Most Recent yr (DC)	17.2%	0.0%
16	Other Acquisition Expenses Incurred	6.4% 2yr weighted avg (CW)	0.0%	6.4%
17	General Expenses Incurred	6.8%	0.0%	6.8%
18	Taxes, Licenses & Fees Incurred	1.7% Weighted avg (DC)	1.7%	0.0%
19	Profit	5.0%	5.0%	
20	Total Expenses & Profit (sum of Lines 15 through 19)	37.2%	23.9%	13.3%
21	Permissible Loss, LAE and Fixed Expense Ratio (1 - Line 20)		76.1%	

LOSS ADJUSTMENT EXPENSE PROVISIONS		
22	Adjusting and Other Expenses as a % of Loss & DCC	3.2% Weighted avg (CW)

Note:

- (17) The General Expense Provision was estimated based on Crestbrook's expected Steady-State Expense ratio. Due to the nature of expenses in a new company, our historical General Expenses are not representative of what we expect on an on-going basis.